

Report

**State of Indiana Consolidated Annual
Performance and Evaluation Report
(CAPER)**

Program Year 2002
(July 1, 2002 through June 30, 2003)

Report

September 12, 2003

**State of Indiana Consolidated Annual
Performance and Evaluation Report (CAPER)
for Program Year 2002 (July 1, 2002 through
June 20, 2003)**

Prepared for

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Frequently Used Acronyms

Acronym	Definition
AHP	Affordable Housing Program – a grant program through the Federal Home Loan Bank
BMIR	Below market interest rate
CAP	Community Action Program agency
CBDO	Community Based Development Organization – as defined by the CDBG regulations in 24 CFR 570.204(c)
CDBG	Community Development Block Grants (24 CFR Part 570)
CHDO	Community housing development organization – a special kind of not-for-profit organization that is certified by the Indiana Housing Finance Authority
CPD Notice	Community Planning and Development Notice – issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants
DHPA	Division of Historic Preservation and Archeology, a division of the Department of Natural Resources and serves as the State Historic Preservation Officer for Indiana
DNR	Department of Natural Resources
ESG	Emergency Shelter Grant – operating grants for emergency shelters. Applied for through the Family and Social Services Administration
FEMA	Federal Emergency Management Agency
FHLBI	Federal Home Loan Bank of Indianapolis
First Home	Single family mortgage program through IHFA that combines HOME dollars for down payment assistance with a below market interest rate mortgage
FMR	Fair market rents
FMV	Fair market value
FSP Memo	Federal and State Programs Memo – issued by IHFA to provide clarification or updated information regarding grant programs IHFA administers
FSSA	Family and Social Services Administration
GIM	Grant Implementation Manual – given to all IHFA grantees at the start-up training. It provides guidance on the requirements of administering IHFA grants.
HOC/DPA	Homeownership Counseling/Down Payment Assistance
HOME	HOME Investment Partnerships Program (24 CFR Part 92)
HOPWA	Housing Opportunities for Persons With AIDS – grant program awarded by HUD to the State Department of Health and administered by AIDServe Indiana.
HUD	U.S. Department of Housing and Urban Development
IACED	Indiana Association for Community Economic Development
ICHHI	Indiana Coalition on Housing and Homeless Issues, Inc.
IDEM	Indiana Department of Environmental Management

Frequently Used Acronyms

Acronym	Definition
IDFA	Indiana Development Finance Authority
IDOC	Indiana Department of Commerce
IHFA	Indiana Housing Finance Authority
LIHTF	Low Income Housing Trust Fund
MBE	Minority Business Enterprise – certified by the state Department of Administration
NAHA	National Affordable Housing Act of 1990 – federal legislation that created the HOME Investment Partnerships Program
NC	New construction
NOFA	Notice of Funds Availability
OOR	Owner-occupied rehabilitation
PITI	Principal, interest, taxes, and insurance – the four components that make up a typical mortgage payment
QCT	Qualified census tract
RFP	Request for Proposals
RHTC	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
S+C	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHP	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHPO	State Historic Preservation Officer (the Division of Historic Preservation and Archeology serves in this capacity for the State of Indiana)
SIRDP	Southern Indiana Rural Development Project
SRO	Single room occupancy
SuperNOFA	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program and Housing Opportunities for Persons With Aids are some of the programs applied for through this application process.
TBRA	Tenant-Based Rental Assistance
TPC	Total project costs
URA	Uniform Relocation Act
WBE	Women Business Enterprise – certified by the state Department of Administration

SECTION I.
Introduction

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Introduction

Purpose of the CAPER

At the end of each program year, the U.S. Department of Housing and Urban Development (HUD) requires all HUD grantees to submit a description and evaluation of program year activities that have been undertaken using HUD funding. This information is compiled into a report called the Consolidated Annual Performance and Evaluation Report (CAPER). In general, grantees are required to discuss how the activities undertaken during the year address the priority needs identified in the Consolidated Plan and Continuum of Care reports. The goal of the CAPER is to enable HUD and citizens to assess the grantee's progress toward meeting long term goals.

The State of Indiana CAPER reports on program activities for four HUD block grants administered by three State agencies. For the State's 2002 program year, these agencies and grants included:

- The Indiana Department of Commerce (IDOC) – primary administrator of the State Community Development Block Grant (CDBG) program;
- The Indiana Housing Finance Authority (IHFA) – administrator of the State HOME Investment Partnerships Program, the Housing Opportunities for Persons with AIDS (HOPWA) program, and a portion of the CDBG program; and
- The Family and Social Services Administration (FSSA) – administrator of the Emergency Shelter Grant Program (ESG).

This CAPER was completed in accordance with Sections 104(d) and (e) of the Housing and Community Development Act and Title 24 CFR Part 91 and Part 570 that pertain to State submissions of the CAPER.

Public Notice for CAPER Review

The 2002 CAPER was available for public review between September 15, 2002 and September 26, 2002. A hard copy of the CAPER was on file with the Department of Commerce and electronic copies were published on agency websites. Public comments were encouraged and accepted during this period. The public notice announcing the availability of the CAPER is attached to this section. The public notice was forwarded to the following newspapers: The Republic (Columbus), Indianapolis Star, The Journal-Gazette (Fort Wayne), The Chronicle-Tribune (Marion), The Courier Journal (Louisville, Kentucky), Gary Post Tribune, Tribune Star (Terre Haute), Journal & Courier (Lafayette), Evansville Courier, South Bend Tribune, Palladium-Item (Richmond) and The Times (Munster).

Applicable Areas

The State of Indiana Consolidated Plan covers all non-entitlement areas in the State. The term “entitlement areas” refers to cities and counties that, because of their size, are able to receive federal HUD funding directly. These areas must complete a Consolidated Plan separately from the State to receive funding. The requirements for receiving CDBG, HOME, ESG and HOPWA funds directly are all slightly different, but are generally based on size and need. For purposes of this report, “non-entitlement” refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute, Lake County and the consortiums of Lafayette (including the cities of Lafayette and West Lafayette) and St. Joseph’s County (including the cities of South Bend and Mishawaka).

Organization of the Report

This remainder of this report is organized as follows:

- Section II discusses the State’s program year 2000 five-year strategic plan, 2002 one-year action items, and accomplishments;
- Section III discusses how the HOME and CDBG program and other resources were used to meet the housing and community development needs of non-entitlement areas in the State;
- Section IV discusses how the ESG, HOME and CDBG programs and other resources were used to meet the needs of persons who are homeless in the State; and
- Section V discusses how the HOPWA program and other resources were used to meet the needs of persons living with HIV/AIDS in the State.

**LEGAL NOTICE
OF FILING OF
COMBINED ANNUAL PERFORMANCE EVALUATION REPORT**

Notice is hereby given that the Indiana Department of Commerce (Commerce), the Indiana Housing Finance Authority, and the Indiana Family and Social Services Agency will file their 2002 Combined Annual Performance Evaluation Report with the U.S. Department of Housing & Urban Development (HUD) on or about September 30, 2003. These programs are funded through the U.S. Department of Housing & Urban Development under Title I of the Housing & Community Development Act of 1974 as amended.

The Combined Annual Performance Evaluation Report provides information on the expenditure of activities with regard to the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons With Aids (HOPWA) Program. The Department of Commerce will have the Combined Annual Performance Evaluation Report available for public inspection prior to its submission. Members of the public, especially persons of low to moderate income, are invited to review the Combined Annual Performance Evaluation Report prior to its submission during the hours of 8:30 a.m. to 5:00 p.m., Monday, September 15, 2003 through Monday, September 29, 2003, at the office of the Controller of the Department of Commerce, One North Capitol, Suite 600, Indianapolis, Indiana 46204. Information regarding the Combined Annual Performance Evaluation Report can be obtained by writing to: Indiana Department of Commerce, Controller's Office, One North Capitol, Suite 700, c/o Beth Goeb, Indianapolis, Indiana 46204-2288. Additional information may also be obtained by e-mail bgoeb@commerce.state.in.us or by phoning 317/232-8334.

SECTION II.

Goal Assessment

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Goal Assessment

This section of the CAPER describes the top-level goals that were established in the 2000 five-year plan and 2002 one-year action plan for meeting housing and community development needs. It begins with a summary of the State's housing and community development needs for program years 2000 – 2005. The section then compares the 2002 one-year action plan supporting the top-level goals with actual performance.

As part of the CAPER process, the State conducted self-evaluations of the performance of the four HUD grants to determine if State needs were being met. These program-specific self-evaluations are included in later sections.

2002 Housing and Community Development Needs

The State's FY2002 Consolidated Plan Update presented findings from the community survey, regional public forums, and secondary statistical research conducted during the Consolidated Planning process. In sum, these data showed the following housing and community development needs:

- The top housing and community development needs identified in the community survey included affordable single family and rental housing and transitional housing. The top community development needs were for downtown revitalization, economic development and improvements in public infrastructure.
- Thirty-four percent of survey respondents agreed that discrimination occurs in their communities. The types of discrimination perceived to be the most prevalent were based on family size, race, disability and language.
- The majority of respondents to the survey felt that the housing and service needs of the homeless, mentally ill, and physically and developmentally disabled were not being adequately met. Respondents felt that the needs of the elderly were being met the best, relative to other special needs groups (although improvements are still needed).
- Although housing prices in Indiana are still affordable relative to national standards, an estimated 400,000 Indiana renters and homeowners are paying more than 30 percent of their incomes towards housing and are cost burdened. The barriers to affordable housing most often identified by community survey respondents included housing cost, transportation, and distance between housing and place of employment.

Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 five-year plan. The Committee retained these top level goals for the FY2002 Action Plan. The goals, strategies, and action items are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

1. Expand and preserve affordable rental housing opportunities.
2. Enhance affordable homeownership opportunities.
3. Promote livable communities and community redevelopment.
4. Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens.
5. Strengthen and expand the State's continuum of care for persons who are homeless.
6. Strengthen the safety net of housing and services for special needs groups.
7. Enhance the local capacity for housing and community development.

For the FY2002 plan, the action items developed for program years 2000 and 2001 to achieve each of these goals were audited for their effectiveness in continuing to address the housing and community development needs identified during the FY2002 planning process. The following section outlines the Strategies and Action Plan in detail, including any modifications that have been made to better meet community needs.

Strategies and Action Plan

Goal 1. Expand and preserve affordable rental housing opportunities.

As detailed in the FY2002 Consolidated Plan, one of the greatest needs of communities is affordable, quality, multifamily housing. In addition, an estimated 35 percent of the State's rental households paid more than 30 percent of their household incomes in rent in 2000 and, as such, were cost burdened.

The strategies developed to accomplish Goal 1 include:

- a. Continue funding IHFA's Housing from Shelters to Homeownership program to provide affordable rental housing. This program utilizes CDBG and HOME dollars to fund activities ranging from emergency shelter development, to owner and rental housing rehabilitation and new construction, to homeownership counseling and down payment assistance. Units of local government, townships, public housing authorities, Community Housing Development Organizations (CHDOs) and nonprofit entities may all apply for funding. Preference is given to those projects that serve the lowest income citizens, although this program's scoring system considers a number of factors to ensure that dollars are allocated to the greatest needs.

- **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - **Accomplishments.** *This program continued FY2002. IHFA allocated more than \$2 million of HOME and CDBG funds to provide affordable rental housing through the Housing from Shelters to Homeownership program.* In addition, IHFA continued to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.
- b.** Continue using Rental Housing Tax Credits to develop affordable rental housing. Since the program's inception in 1986, IHFA has been active in allocating Rental Housing Tax Credits. IHFA recognizes the value of tax credits in providing the much needed development of affordable rental housing; the program has long been at the core of the agency's multifamily division activities.
- **Action Items to be Monitored.** IHFA will also evaluate and report annually to the Committee on the ability of the Rental Housing Tax Credit program to serve the State's housing needs. IHFA will actively campaign for federal regulations that increase the amount of Rental Housing Tax Credits that states are allowed to allocate.
 - **Accomplishments.** *This program was available in FY2002.*
- c.** Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
- **Action Items to be Monitored.** The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.

- **Accomplishments.** *This action item is ongoing.* The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, In Association of Community and Economic Development (IACED), and ICHHI will work together and with the Council to evaluate the feasibility of this action item.
- d. Continue to preserve existing Section 8 expiring use properties through IHFA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHFA has been approved as a Section 8 Contract Administrator for certain properties.
 - **Action Items to be Monitored.** A designated Consolidated Plan Committee member will report to the Committee on IHFA's accomplishments as a PAE and Section 8 Contract Administrator on an annual basis.
 - **Accomplishments.** *This action item is ongoing. For FY2002, IHFA remained PAE and Section 8 contract administrator.*
- e. Continue the use of the Indiana Coalition on Housing and Homeless Issues' (ICHHI) "OTAG" program, which assists displaced Section 8 tenants in finding new affordable rental units.
 - **Action Items to be Monitored.** The Committee will become better informed about this program and similar programs throughout the State. The Committee will use this strategy in conjunction with the continuing work of IHFA as a PAE and Section 8 Contract Administrator, in an effort to ensure a holistic approach to preserving the affordable rental units currently provided by expiring use properties.
 - **Accomplishments.** *This action item is ongoing.*

Goal 2. Enhance affordable homeownership opportunities.

Affordable housing has been consistently identified as a top need in the forums and surveys conducted as part of the five-year Consolidated Planning process. Expansion of affordable rental housing programs, which is addressed in the strategies for Goal 1, will serve a portion of this need, especially for the very lowest income households.

Enhancing homeownership opportunities is another part of the solution. The need for affordable single family housing was expressed by both survey respondents and forum attendees, including those representing special needs groups. According to Census 2000 Supplementary Survey data, nearly 217,000 Indiana homeowners paid more than 30 percent of their household income on housing costs in 2000.

The strategies developed to accomplish Goal 2 include:

- a. Continue to fund IHFA's Housing from Shelters to Homeownership program to provide affordable single family new construction and rehabilitation of existing units for resale.
 - **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - **Accomplishments.** *This program continued in FY2002. IHFA allocated more than \$6 million of HOME and CDBG funds to provide affordable owner occupied housing through the Housing from Shelters to Homeownership program.* In addition, IHFA will continue to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.
- b. Continue IHFA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low- and very low-income households for purchase of their first home.
 - **Action Items to be Monitored.** IHFA will evaluate and report annually to the Committee on the accomplishments of the First Home program in serving the State's lowest income populations who desire homeownership. IHFA will actively campaign for federal regulations that increase the amount of private activity bonds that states are allowed to issue.
 - **Accomplishments.** *This program is ongoing.* IHFA was successful in its campaign to increase the amount of private activity bonds allowed. Congress passed the increase, from \$50 per capita in 2000, to \$62.50 in 2002 and \$75 beginning in 2002.
- c. Explore the feasibility of establishing a statewide homebuyer counseling program.
 - **Action Items to be Monitored.** A designated Committee member will work with IHFA to evaluate the need for a homebuyer counseling program. If a need for such a program is identified, the Committee will assist IHFA in marketing the program to targeted populations, including dissemination of program materials at the Consolidated Plan regional forums and public hearings

- **Accomplishments.** During 2001, IHFA hosted two roundtable discussions and conducted a mail survey to ascertain the need for a statewide homebuyer counseling program. In general, housing providers agree that there is a need for homebuyer education. *For program year 2002*, IHFA funded The Homeownership Education & Counseling Initiative (HomeEC), which is being conducted by IACED. The broad purpose of HomeEC is to determine the need for a statewide homeownership education and counseling program and develop a framework for such projects. In spring 2002, a series of roundtable meetings were held throughout the State with organizations that are actively promoting or are interested in homeownership education and counseling efforts. The HomeEC Initiative will also explore accessibility and distribution of current programs throughout the State and the certification of counselors.

The Individual Development Account (IDA) program mentioned in Action Item e. (below) contains a financial management component to assist potential homebuyers in understanding the financial requirements of buying a home.

- **Action Items to be Monitored.** *Results of the Initiative will be available in 2003.*
- d. Consider establishing a marketing campaign that promotes homeownership to the State's minority populations, specifically targeting African-American and Hispanic homebuyers.
- **Action Items to be Monitored.** IHFA will work to evaluate the feasibility of establishing such a marketing campaign. If the decision is made to move forward with these marketing efforts, the Committee will assist in dissemination of materials and integrate the information into the Consolidated Plan public outreach process.
 - **Accomplishments.** *During 2002, IHFA ran print ads in minority publications (African-American and Hispanic) in Gary, Muncie, Evansville and Indianapolis. IHFA also began working on more outreach efforts to the African-American community in Indianapolis.*
- e. Continue using the Department of Commerce's (IDOC) Individual Development Account (IDA) program. This program provides a three to one match by the State (up to \$900 per year) to families at 150 percent of the poverty level who are trying to save money for a down payment on a home for themselves or a dependent.

- **Action Items to be Monitored.** The Committee will support legislative action for continuation of the IDA program and campaign for its reauthorization. In addition, designated Committee members will evaluate the effectiveness of the program, including making administrative funds available for the community development corporations that participate in the program. The members will report to the Committee on opportunities for leveraging CDBG and HOME funds and/or programs to support the IDA. Where needs are identified (e.g., target areas in the State where participation is underutilized), the Committee will work with program administrators to fulfill such needs.
 - **Accomplishments.** *The State Legislature reauthorized the program in mid-2001. As such, this program is ongoing. The “IDA Working Groups” that have been established to provide feedback to IDOC about the program from organizations that were awarded an account are also ongoing.*
- f. Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize homeownership.
- **Action Items to be Monitored.** The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.
 - **Accomplishments.** *This action item is ongoing.* The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, IACED, and ICHHI will work together and with the Council to evaluate the feasibility of this action item.
- g. Use the Section 8 homeownership program to assist low-income populations achieve homeownership.
- **Action Items to be Monitored.** *This program became available to the State’s citizens in January 2002. During program year 2002, the FSSA Coordinating Committee members will review likely implementation of such a program.*

Goal 3. Promote livable communities and community redevelopment.

Citizens identified a number of community development concerns as detailed in the FY2002 Consolidated Plan. Survey respondents cited downtown revitalization and improvements in public infrastructure as top community needs. Forum attendees identified daycare for children and the elderly and assistance with infrastructure redevelopment costs, in addition to public transportation.

The Department of Commerce has recently taken a new approach to measuring the quality of life of the State's communities by employing a "livable communities" concept. IDOC defines livable communities as those that "actively and successfully serve the needs of their citizens; effectively connect people and places; and preserve, build upon, and invest in their economic, environmental, and human assets. To achieve this, livable communities plan and prepare for the future and form partnerships between the business, civic, government and not-for-profit sectors of the community." Thus, a livable community is one that encompasses, among other things, adequate transportation systems, good daycare services, and ample employment opportunities.

Because community development issues are often interconnected – e.g., inadequate employment opportunities can affect the commute citizens must endure to find a job – the Committee chose to address the community development concerns through the promotion and creation of livable communities. The strategies developed to accomplish Goal 3 include:

- a.** Continue funding IDOC's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers.

 - **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CFF program, including components of the program that could be modified to better meet the needs of Indiana's communities. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of communities.
 - **Accomplishments.** *This program continued in 2002. During program year 2002, communities in the State received \$25 million in funding through the CFF. A variety of projects were funded, including: community and family service centers; a disabled adult facility; a head start center; fire stations and fire trucks; a library; senior centers; and stormwater, water and sewer infrastructure redevelopment projects. In addition, the CFF was used for historic preservation, downtown revitalization, and to subsidize affordable housing through infrastructure development.*
- b.** Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage. Examples of such funding sources include: the Indiana Department of Transportation (INDOT) public transit programs; the Indiana Department of Workforce Development (DWD) vocational and technical education programs; and programs funded by HUD's SuperNOFA.

- **Action Items to be Monitored.** *This item was deferred to later program years.*
- c. Continue funding IHFA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
- **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - **Accomplishments.** *This program continued in FY2002. IHFA allocated more than \$13 million of HOME and CDBG funds to the Housing from Shelters to Homeownership program during FY2002. This program gives preferences to projects that meet the needs of their specific community and revitalize existing neighborhoods.*
- d. Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
- **Action Items to be Monitored.** The Committee will evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME dollars to such programs if significant gaps in this type funding are identified.
 - **Accomplishments.** *These programs are ongoing.*
- e. Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- **Accomplishments.** The RHTC program provides incentives for rehabilitation through its competitive scoring system. The Housing from Shelters to Homeownership program has scoring criteria to encourage rehabilitation of existing structures. *These scoring preferences continued.* Additionally, the 2002 Qualified Allocation Plan (QAP) has set aside 8.3% of available annual RHTCs for developments that involve rehabilitation of currently occupied low-income housing, developments otherwise in danger of being removed by a federal agency, and/or the conversion of existing market rate housing to affordable housing.

- f. Explore the feasibility of a statewide Fair Housing campaign.
 - **Action Items to be Monitored.** The Committee will work with Indiana Civil Rights Commission (ICRC) to examine the need for a statewide Fair Housing campaign and consider accepting proposals for funding fair housing activities. The feasibility of the program will be researched in program year 2000-01, with a potential implementation during program year 2002-02.
 - **Accomplishments.** *This program is ongoing.*
- g. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
 - **Accomplishments.** *The Rental Housing Tax Credit program continues to give scoring preferences for energy efficiency. The Housing from Shelters to Homeownership program includes points for the design of structure, quality of amenities, and energy efficiency. Applicants receive points for committing to specific design features, which include a variety of Energy Star rated appliances and building products.*
- h. Continue working to reduce the environmental hazards in housing, including lead based paint risks.
 - **Action Items to be Monitored.** The Committee will support a team effort between IACED and IHFA to provide lead inspectors and assessors certification courses and training to grantees about the hazards of lead based paint and safe work practices.
 - **Accomplishments.** *IACED and IHFA continued their lead based paint training workshops during program year 2002. In spring 2002, certification and refresher courses were held for lead inspectors, risk assessors, and lead supervisors.*

Goal 4. Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens.

The Housing and Community Development Needs of the report discusses the need for investment in the State's human capital. Specifically, a recent study by the Indiana Economic Development Council found that for every 100 high-skill job openings, only 65 applicants were qualified. The need for job training and education has also been expressed in the community forums and surveys. The 2002 community survey showed a marked increase in the number of communities that reported decreases in jobs during the past year.

Along with the strategies to promote livable communities outlined in Goal 3, the State will:

- a. Continue the use of IDOC's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons.

- **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CEDF program, and continue to collect data on the number of jobs created from and beneficiaries of the CEDF program. This feedback will be compared to the community (especially employment) needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CEDF, including the scoring process, will be modified as needed to reflect the needs of communities.
- **Accomplishments.** *The program funding and evaluation process is continuing.*

b. Explore using the CEDF to fund employer based skills training that is transferable.

- **Action Items to be Monitored.** IDOC has evaluated the feasibility of implementing such a program and set aside \$2 million of CDBG funds for new and basic skill training.
- **Accomplishments.** *Since implementation, the program has been very successful. This program continued in 2002.* The training is targeted at those needing basic skills (including ESL); business and units of local government may receive program funds.

Goal 5. Strengthen and expand the State's continuum of care for persons who are homeless.

As detailed in the FY2002 Consolidated Plan, between 80,000 and 100,000 citizens in the State are estimated to be homeless at any one time. These individuals require a combination of housing and supportive services, ranging from health care to temporary shelters to job training, to address their needs. The State has been working to hard to integrate the continuum of care concept into program development, but this has proven to be a difficult task that requires more resources than originally available.

To further the continuum of care concept throughout the State, the Interagency Council for the Homeless has been recreated. The Council will also oversee implementation of the Homeless Management Information System (HMIS), required by the U.S. Congress to be part of continuums of care by 2003.

The strategies developed to accomplish Goal 5 include:

- a.** Continue to submit an annual SuperNOFA application to fund continuum of care activities.
 - **Action Items to be Monitored.** The Committee will be responsible for ensuring that the State Continuum of Care application is submitted to HUD annually. This will be accomplished through the creation of the Continuum of Care Committee (CCC) to provide oversight and development of the application. In addition, the CCC will evaluate the ongoing effectiveness of the programs funded by the grant.

- **Accomplishments.** *This action item is ongoing. An application was submitted in FY2002.*
- b. Create regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
 - **Action Items to be Monitored.** *The Interagency Council for the Homeless will have as a priority organizing regional continuums of care.*
 - **Accomplishments.** *The former Continuum of Care Committee began this process through a series of conference call with key housing and service providers throughout the State. In March 2002, the Committee held two workshops – one to introduce the continuum of care concept and begin a regional approach, and the other to introduce the HMIS and its requirements.*
 - *IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.*
- c. Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications.
 - **Accomplishments.** *This activity is ongoing and continued for the FY2002 SuperNOFA.*
- d. Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
 - **Action Items to be Monitored.** *IHFA will increase its goal during the calendar year for awarding funds for shelter and transitional housing through the Housing from Shelters to Homeownership program to \$3 million annually, from \$2.5 million.*
 - **Accomplishments.** *In FY2002, the goal was not met because of lack of applications. The goal amount was increased to \$3.5 million for FY2003.*
- e. Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
 - **Action Items to be Monitored.** *The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.*
 - **Accomplishments.** *This action item is ongoing. The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, IACED, and ICHHI will work together and with the Council to evaluate the feasibility of this action item.*

- f. Continue working to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
 - **Action Item.** During 1999, FSSA worked with ICHHI to improve its ESG application to focus more on continuum of care components of shelter development and operation.
 - **Accomplishments.** *The revised application is currently being used. FSSA will continue revisions of the application, if needed, to encourage shelter provider integration in continuum of care networks. For FY2002, the applications were revised to give a preference to transitional housing and shelters for the mentally ill, in response to needs expressed during the 2001 public forums.*
- g. Implement a Homeless Management Information System (HMIS) between 2002 and 2004.
 - **Action Items to be Monitored.** *The Interagency Council for the Homeless will make this a priority during FY2002 and 2003. The Council will seek HUD funding for the implementation process. In addition, in 2004, ESG applications will require use of the HMIS.*

Goal 6. Strengthen the safety net of housing and services for special needs groups.

Special needs groups, including the homeless, need a combination of housing and community services to ensure quality of life. The FY2002 Consolidated Plan discusses the needs of special needs populations, and estimates the gaps in both housing and community services by population. The State recognizes that the needs of this group range from an intensive, high level of services to very minor assistance, and that State programs must be flexible to accommodate all levels of need.

In addition to many of the strategies listed for Goal 5, the strategies developed to accomplish Goal 6 include:

- a. Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and require enhanced supportive services (e.g., persons with mental illness or substance abuse).
 - **Action Items to be Monitored.** The Shelter Plus Care program will provide tenant based rental assistance, and will be administered through the Community Action Agency network in the State. The current funding level will provide 60 vouchers for five years. The Committee will work to increase the amount of available resources for better assisting the State's special needs populations that are most difficult to serve.
 - **Accomplishments.** *The Shelter Plus Care program awards have been granted. Community Action of Northeast Indiana will receive \$900,000 over five years, which will produce approximately 50 vouchers for housing and utility payments. Populations*

to be served include persons who are homeless with substance abuse, who are living with HIV/AIDS, and who have mental illnesses.

- b.** Continue the Consumer Advisory Board (CAB) administered by the Department of Health to receive input on the needs of the State's population living with HIV/AIDS.
 - **Accomplishments.** *CAB continues to be a program of the Indiana State Department of Health. IHFA attends CAB meetings regularly to provide members with an update on the HOPWA program and progress throughout the State. IHFA also solicits and receives feedback on the HOPWA program from CAB members.*
- c.** Enhance technical assistance and planning activities of organizations serving special needs groups.
 - **Accomplishments.** *Technical assistance and resource identification remain eligible activities under the HOPWA program. During IHFA's first year of administering the program, the majority of program sponsors focused on programs that directly supported clients' needs (housing and supportive services). HOPWA project sponsors are able to take advantage of IHFA sponsored training activities (e.g., provided by IACED). In addition IHFA staff are available upon request to provide technical assistance on housing development and accessing grant funds.*
 - *IHFA is in the process of working with an organization to conduct a statewide HIV/AIDS housing needs assessment. The needs assessment will help determine specific technical assistance and planning activities that are needed for organizations serving people with HIV/AIDS.*
 - *IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.*
- d.** Continue IDOC's CFF funding for the development of health care facilities, public social service offices that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.
 - **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CFF program, particularly grantees that have used the program to fund facilities for special needs groups. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of special needs groups in communities.
 - **Accomplishments.** *The use of CFF funds for facilities targeting special needs group is continuing. CFF funds may also be used to make modifications to bring buildings into*

ADA compliance. IDOC has also implemented community workshops to educate communities about how CFF funding can be used and to offer technical assistance.

- e. Continue to use HOPWA funding for tenant-based housing assistance, emergency assistance, and direct client support.
 - **Action Items to be Monitored.** Using feedback the care regions, IHFA will evaluate the allocation of funds between these three program areas on an annual basis. IHFA will adjust its program allocations to reflect the current needs of its care regions. Refer to the FY2002 Consolidated Plan for more detail on the HOPWA allocation process.
 - **Accomplishments.** *HOPWA has been used to provide tenant based rental assistance, short-term emergency assistance and supportive services during the program year. Indiana State Department of Health is the administering agency for Ryan White funds, which were used for medical services only in 2001.*
- f. Continue using IHFA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
 - **Action Items to be Monitored.** IHFA will evaluate and report annually to the Committee on the amount of funding and requests for funding from the Housing from Shelters to Homeownership program for grants for owner-occupied housing improvements, particularly those that assist special needs groups. IHFA will consider increasing the allocated funding in this area to the extent that the need for such dollars exceeds the current funding level.
 - **Accomplishments.** *This action item continued in FY2002. IHFA gives preferences for developments that include units targeted to serve persons who are developmentally disabled in its Housing from Shelters to Homeownership program application.*
- g. Explore the feasibility of a pilot home modification loan program that could also be used for physical adaptability.
 - **Action Items to be Monitored.** A designated Committee member will report on the feasibility of an owner-occupied home modification loan program to be considered by IHFA during 2000. If the program appears feasible, the Committee will explore assisting IHFA in expanding the program to non-entitlement areas or establishing its own program to serve these areas. The feasibility of the program was be evaluated in program years 2000-01, with a target period for implementation of 2002-04.
 - **Accomplishments.** *IHFA has been unable to identify a funding source for such a program.*

- *The Indiana Institute on Disability and Community is currently conducting a “best practices” study on home modification programs in Indiana and other states. The information from this study will be shared with IHFA and the Committee.*
- h. Explore the HomeChoice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
 - **Action Items to be Monitored.** IHFA submitted an application to Fannie Mae during 2000 for participation in the HomeChoice program. If the program is deemed successful, the Committee will assist IHFA in broadening the program throughout the State.
 - **Accomplishments.** Fannie Mae approved IHFA’s proposed HomeChoice program. During the pilot phase, HomeChoice will be offered in three counties: Bartholomew, Knox, and Marion. IHFA has earmarked \$1 million in revenues to finance the HomeChoice mortgages. If the program is successful, IHFA and its HomeChoice partners – Fannie Mae, Irwin Mortgage, and the Back Home in Indiana Alliance – will consider broadening the program throughout the State. *This program continued during program year 2002.*
- i. Improve the integration of the Consolidated Plan and Analysis of Impediments processes.
 - **Action Items to be Monitored.** The Committee will reexamine the current structure of the respective processes for completing the Consolidated Plan and Analysis of Impediments, including the communication between the Consolidated Plan Coordinating Committee and the Fair Housing Task Force. The Committee will work with the Fair Housing Subcommittee to ensure that the processes and reports are more integrated.
 - **Accomplishments.** During the 2000-01 program year, the Consolidated Plan Committee had regular updates from members of the Fair Housing Task Force about fair housing activities. The Committee also integrated the Consolidated Plan and Analysis of Impediments and worked together to gather citizen input on the planning processes. The Task Force and Committee will continue working together in the upcoming program year.
- j. Research the need for a central and comprehensive information source of programs to assist the state’s citizens, especially those with special needs.
 - **Action Items to be Monitored.** The Committee will examine the need for a statewide source of information on housing and community development programs available to citizens. If a need is determined, the Committee will work to establish such an information source, the type and scope of which will be determined through the research process.

- **Accomplishments.** *This action item was considered in 2002. The committee decided that compiling a statewide source of information would duplicate other ongoing efforts, particularly the 211 system.*
- k. Conduct a survey targeted to the State's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.
 - **Action Item to be Monitored.** As part of the either the Consolidated Plan or Continuum of Care process, the Committee will administer a survey of the State's migrant farm worker population. The Committee will work with the Governor's Task Force on Migrant Farmworkers on information sharing and data collection, if feasible.
 - **Accomplishments.** The Committee has deferred this action item until 2002-2003, while auditing a report on migrant farm worker needs by the Governor's Commission on Hispanic and Latino Affairs.
 - *IHFA continues to dedicate a portion of Housing from Shelters to Homeownership program funding to rehabilitation and new construction of migrant farmworker housing. For program year 2002, IHFA dedicated \$1.3 million of program funds to serve this need.*
- l. Seek input from organizations that work with special needs populations to guide funding and program formation, in an effort to ensure consistency between funding and the most current strategies being implemented to serve special needs groups.
 - **Action Item to be Monitored.** *The HUD grantee agencies will use input from special need groups to evaluate the projects they are funding and ensure that funds are being allocated to projects that have been found to best serve the needs of special populations. The agencies will also consider the requirements of the Olmstead Act when making project funding decisions.*
 - *In addition, when the State prepares its next Analysis of Impediments to Fair Housing Choice, it will include a detailed examination of State funding (e.g., if funding has supported current strategies for providing housing and services to special needs populations.*
 - **Accomplishments.** *During the FY2002 Consolidated Planning process, the Committee added two members who represent the communities of persons who are disabled. During program year 2002, the Committee will continue to seek input from these individuals, as well as other organizations through the community survey and regional forums.*

Goal 7. Enhance the local capacity for housing and community development.

The nonprofit community and local governments play a critical role as vehicles for the delivery of housing and community services, often with very limited funds. To continue to be effective in this role, the State recognizes that these entities require assistance with capacity building.

The strategies developed to accomplish Goal 7 include:

- a.** Continue using CDBG funding for technical assistance, including accreditation and procurement training.
 - **Action Items to be Monitored.** IDOC will continue to solicit and evaluate feedback from its grant recipients about training needs, including a need for technical assistance with environmental issues. If a need is identified, an increase in the funding dedicated for a particular type of technical assistance will be considered.
 - **Accomplishments.** *During 2002, the grant administration assistance funded by IDOC continued.*
- b.** Continue providing funding for training and technical assistance in the pre-and post-application process for IHFA's programs. Also continue providing CHDO training and capacity building activities through the CHDO Works program.
 - **Action Items to be Monitored.** IHFA will continually evaluate the need for both training and technical assistance. If a need is supported, IHFA will continue to fund the programs to the extent allowed by the requirements of the funding source.
 - **Accomplishments.** *During program year 2002, training continued.* IHFA supports training and technical assistance in many different ways. IHFA Community Development staff are encouraged to work with applicants and grantees to make application and grant implementation as straightforward as possible. Both the Development and Compliance staff conduct group workshops to cover general information, and staff are also available for one-on-one technical assistance sessions. Additionally, during 2000, IHFA entered into its second three-year contract with IACED to conduct a wide variety of training to expand the capacity of housing organizations throughout Indiana.
 - *During program year 2002, IHFA continued to set-aside the maximum amount allowed under the HOME program for CHDO operating costs.* These operating funds are available to CHDOs through the CHDO Works program as well as to cover operating funds associated with construction-related projects.
- c.** Continue providing HOPWA training and technical assistance sponsored by IHFA.
 - **Action Items to be Monitored.** *IHFA is currently providing site training upon request. This continued in program year 2002.*

- d. Continue the statewide forum on grant applications sponsored by FSSA.
 - **Accomplishments.** *This training is held once a year when funding applications are released. It continued in program year 2002.*
- e. Continue the technical assistance provided by the Indiana Technical Assistance Consortium.
 - **Action Items to be Monitored.** Currently, IACED and ICHHI form the Indiana Technical Assistance Consortium, which provides training, direct technical assistance, and capacity building funding to CHDOs. The Consortium will provide the Committee with feedback from the training sessions, in an effort to better evaluate the continued training needs of CHDOs.
 - **Accomplishments.** *Training and technical assistance are ongoing. IHFA is currently funding a variety of training and capacity building efforts including organization development and capacity building. These training sessions are comprehensive one-on-one, working sessions and can take between 12 to 18 months to complete.*
- f. Explore working with the Indiana Grantmakers Alliance to enhance their grant writing course.
 - **Action Items to be Monitored.** *This action item was deferred because demand is uncertain.*
- g. Explore providing more direct training for ESG grantees.
 - **Action Items to be Monitored.** The ESG Committee representative will evaluate if grantees require additional training and technical assistance, and, if so, establish a training program based on those provided for the other HUD programs.
 - **Accomplishments.** *FSSA continued upcoming training for ESG grantees in 2002. In addition, when the HMIS is implemented statewide, ESG grantees will receive training on its operation.*
- h. Explore the creation of a core operating fund for non-profits.
 - **Action Items to be Monitored.** A team of Committee members will explore the feasibility of establishing a core operating fund (separate from those dollars currently provided by IHFA) for non-profit entities in the State that provide housing and community development services to the State's low-income and special needs populations. This item is expected to be accomplished between years 2002 and 2003; the Committee will report on its progress annually.
 - **Accomplishments.** *In late 2000, IACED began development of a statewide study to establish a strategic plan and identify system resources to support nonprofits on a statewide level. The study was funded through a private foundation and IDOC. The report is expected to be available in 2003.*

- i. Explore the creation of a “training catalogue” for potential grantees that could be distributed at the Consolidated Plan regional forums.
 - **Action Items to be Monitored.** The Committee has determined that providing a training catalogue would be very difficult because of the time required to keep it updated. In addition, it appears that other online, useful training catalogues currently exist to meet this need.

Comparison of 2002 One-Year Goals with Accomplishments

Exhibit II-1 on the following page compares the program year goals established at the beginning of FY2002 with the actual dollars allocated to housing and community development activities.

Exhibit II-1.
Comparison of Goals and Accomplishments, FY2002

Program/Funding Source	2002 Planned	2002 Actual
Community Focus Fund (CDBG)	Dollars	Dollars
Affordable Housing Infrastructure	\$300,000	\$0
Fire Stations / Equipment	\$2,000,000	\$2,623,242
Historic Preservation	\$850,000	\$0
Neighborhood Revitalization	\$1,400,000	\$0
Senior Centers	\$1,200,000	\$1,246,369
Special Needs Facilities	\$500,000	\$680,760
General Public Facilities Improvements	\$2,650,000	\$4,003,854
Solid Waste/Flood and Drainage	\$0	\$2,372,326
Street and Sidewalk Improvements	\$0	\$1,754,899
Water and Sewer Infrastructure	\$16,000,000	\$11,860,038
Total	\$24,900,000	\$24,541,488
Community Economic Development Fund (CDBG)	\$4,000,000	\$3,286,279
Planning Grants (CDBG)	\$1,505,000	\$2,265,266
Brownfield Initiative/Property Acquisition & Cleanup (CDBG)	\$1,000,000	\$907,064
Emergency Shelter Grants (ESG)		
Essential Services	\$344,000	\$351,861
Shelter Operations	\$1,160,000	\$1,139,855
Homeless Prevention	\$182,000	\$107,846
	\$1,686,000	\$1,599,562

Source: IDOC, IHFA, FSSA.

Exhibit II-1.
Comparison of Goals and Accomplishments, FY2002, Continued

Program/Funding Source	2002 Planned	2002 Actual
Housing from Shelters to Homeownership (HOME/CDBG)	Dollars	
Emergency/Youth Shelters	\$1,000,000	\$109,102
Transitional Housing	\$1,500,000	\$3,128,500
Migrant Farmworker Housing	\$500,000	\$1,287,900
Rental Units	\$3,100,000	\$4,177,617
Homebuyer Units	\$2,142,300	\$3,673,677
Owner Occupied Rehabilitation	\$3,900,000	\$5,162,000
Homeownership Counseling / Down Payment Assistance	<u>\$2,000,000</u>	<u>\$1,337,146</u>
	\$14,142,300	\$18,875,942
CHDO Works (HOME)	\$660,000	\$719,360
HOME/RHTC	\$4,000,000	\$0
Foundations (HOME/CDBG)		
CHDO Predevelopment Loans	\$300,000	\$211,900
CHDO Seed Money Loans	\$200,000	\$80,900
Housing Needs Assessments	\$350,000	\$395,000
Site-Specific Feasibility Studies	<u>\$150,000</u>	<u>\$100,000</u>
Subtotal	\$1,000,000	\$787,800
Total	\$19,802,300	\$20,383,102
Housing for People with AIDS (HOPWA)		
Regional Allocation		
Region 1	\$210,000	\$209,700
Region 2	\$99,000	\$98,800
Region 3	\$95,000	\$94,529
Region 4	\$36,000	\$36,160
Region 5	\$26,000	\$26,052
Region 6	\$42,000	\$41,712
Region 8	\$57,000	\$57,372
Region 9	\$27,000	\$26,907
Region 10	\$53,000	\$52,817
Region 11	\$12,000	\$11,816
Region 12	<u>\$73,000</u>	<u>\$72,605</u>
Total	\$730,000	\$728,470

Source: IDOC, IHFA, FSSA.

Summary of Goals, Action Items and Accomplishments

The attached exhibit lists the program year 2002 five-year goals, action items, the target year of completion, and notes on accomplishments to date.

Exhibit II-2.
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
I. Expand affordable rental housing opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	b. Continue using Rental Housing Tax Credits to develop affordable housing	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated).	X	X	X	Sheryl Sharpe, IHFA	Funding continuing. Campaign for increased amount of credit was successful.
	c. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	d. Continue to preserve existing Section 8 and other expiring use properties through IHFA's work as a Participating Administrative Entity (PAE). Also, if selected as a PBRA, use this role to enhance the link between expiring use properties and the preservation of affordable units.	Report to Committee IHFA's accomplishments as a PAE annually	X	X	X	Sheryl Sharpe, IHFA	Activities are ongoing. For FY2002, IHFA will remain a PAE and Section 8 contract administrator.
	e. Continue the use of ICHHI's OTAG program to assist displaced Section 8 tenants find new affordable units	Educate the Committee about the program and how to take advantage of it and similar opportunities to assist clients	X	X		ICHHI	During the public forums in FY2003, the Committee will distribute information about the OTAG program to citizens.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Enhance affordable II. homeownership opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	b. Continue funding IHFA's First Home program, which uses MRB and MCC to provide interest rate subsidies and down payment assistance	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	X	X		Sheryl Sharpe, IHFA	Funding continuing
	c. Explore the feasibility of establishing a statewide homebuyer counseling program	Work with IHFA to evaluate the need for the program. If a need is identified, assist IHFA in marketing of the program, especially to targeted populations	X	X	X	Sheryl Sharpe, IHFA	IACED, with funding from IHFA, is conducting the Homeownership Education & Counseling Initiative (HomeEC). The purpose of HomeEC is to determine the need for a statewide homeownership counseling program.
	d. Consider establishing a marketing campaign that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers	Work with Fair Housing Task Force in consideration and potential implementation of such a campaign.	X	X		Sheryl Sharpe, IHFA	In FY2001, IHFA ran billboard advertisements promoting its homeownership program to minority homebuyers. Planning for FY2002 billboard advertisements is ongoing.
	e. Continue using the Individual Development Account program	Evaluate the effectiveness of the program; assist with program needs; support legislative renewal	X	X	X	IDOC, IACED	State legislature reauthorized funding for program. IACED has convened "IDA Working Groups" to provide feedback on the program.
	f. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	g. Use the Section 8 homeownership program to assist low income populations achieve homeownership.	Monitor the success of the new program in assisting the targeted populations.	X	X		FSSA	FY2003 action item.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
III. Promote livable communities and community redevelopment	a. Continue funding the Community Focus Fund (CFF), which uses CDBG dollars for community development projects	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to certain activities); modifying compenents as needed	X	X	X	IDOC	Funding continuing
	b. Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage (e.g., IDOT, DWD programs)	Compile a list of regional and statewide programs that address needs identified in public forums that are ineligible activities for Con Plan funding. Share the list with participants in the 2003 regional forums.	X	X	X	Committee	The list has been started and will be expanded upon during FY2002.
	c. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	d. Continue the use of the planning and community development components of the CFF and Foundations programs	Annually evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME funds to these programs if significant gaps are identified	X	X	X	IDOC and IHFA	CFF and Foundations will continue to fund at current levels. During FY2002, IHFA will consider an increase in funding dedicated to the Foundations program.
	e. Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		X	X	X	Sheryl Sharpe, IHFA	Will continue scoring preference.
	f. Explore the feasibility of a statewide Fair Housing campaign	Work with IHFA to determine the need for such a campaign and consider accepting proposals for Fair Housing activities	X			Fair Housing Task Force	FH Task Force received a grant to implement the campaign. Will also translate existing materials into Spanish.
	g. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		X	X	X	Sheryl Sharpe, IHFA	Program is continuing.
	h. Continue working to reduce the environmental hazards in housing, including lead based paint risks	Support a team effort between IACED and IHFA to provide training to grantees, particularly those conducting rehabilitation, about lead based paint hazards, if such an effort is deemed feasible				IACED, IHFA	Lead based paint training workshops will continue during FY2002.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
IV. Enhance employment development activities	a. Continue the use of the Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to workforce development activities)	X	X	X	IDOC	Program is continuing.
	b. Explore using the CEDF to fund employer based skills training that is transferable	Evaluate the feasibility of such a program; make recommendations to the Committee of how to proceed; design and implement program	X	X	X	IDOC	Have set aside \$2 million in new and basic training and \$2 for related economic development activities (e.g., infrastructure development). Program has been very successful.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Strengthen and expand V. the state's continuum of care	a. Continue to submit an annual SuperNOFA application to fund Continuum of Care activities	Create a Continuum of Care Committee (CCC) to provide oversight and development of the Continuum of Care application and evaluate the ongoing effectiveness of funded programs	X	X	X	Continuum of Care Committee	Continuum of Care Committee has been formed and is working on the application for FY2002.
	b. Encourage the formation of regional continuum of care consortia to coordinate continuum of care activities	Work to establish a successful network of continuum of care providers for all identified regions in the state	X	X	X	Continuum of Care Committee	Continuum of Care Committee held two workshops in early 2002 to further establishment of regional continuums. The Interagency Council for the Homeless will provide assistance in FY2002.
	c. Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications		X	X	X	ICHHI	Continuing.
	d. Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program	IHFA will increase funding for shelters and transitional housing through the program from \$2.5 million to \$3 million	X			IHFA	In calendar year 2001, the goal was not met because of lack of applications. Goal will remain for FY2002.
	e. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	f. Continue to work to improve the FSSA ESG application and scoring process to emphasize continuum of care services	FSSA to continue revisions to the application, if needed, to encourage shelter provider integration into continuum of care networks				FSSA	Application has been revised for FY2002 to include preferences for transitional housing and shelters for the mentally ill (based on comments from the public forums).
	g. Implement a Homeless Management Information System (HMIS) between 2002 and 2004.	Coodinate with shelters and service providers to implement a statewide HMIS.	X	X	X	Continuum of Care Committee; Interagency Council for the Homeless	Planning and education of providers began in early 2002. Implementation will occur during 2002 and 2003.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Strengthen the safety net VI. of housing and services for special needs groups	a. Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for people who are homeless or difficult to serve	Work to increase the amount of available resources for better assisting the state's special needs populations that are difficult to serve	X			FSSA	Shelter Plus Care award was granted in early 2002.
	b. Continue the Consumer Advisory Board (CAB) monitored by AIDServe and the Department of Health	Report to the Committee annually on feedback from the CAB	X	X	X	Lisa Coffman, IHFA	CABs (an ISDH program) are ongoing. IHFA attends CAB meetings regularly to provide members with an update on the HOPWA program.
	c. Enhance technical assistance and planning activities of organizations serving special needs groups	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	X	X	X	Lisa Coffman, IHFA	Technical assistance is an eligible activity under HOPWA. Funding is demand based.
	d. Continue CFF funding for the development of facilities or modifications to existing buildings that benefit special needs populations and/or are required by ADA	Evaluate annually how the program meets identified needs of special populations	X	X	X	IDOC	Funding continuing
	e. Continue to use HOPWA funding for tenant-based housing assistance, rental assistance, and direct client support	Evaluate the allocation of funds between the three program areas annually	X	X	X	Lisa Coffman, IHFA	HOPWA has been used to provide TBRA, emergency assistance, and supportive services in FY2001. This will continue in FY2002.
	f. Continue using IHFA's Housing from Shelters to Homeownership program for owner occupied rehabilitation	Evaluate annually how the program meets identified housing needs of special populations, especially as related to owner occupied rehabilitation	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	g. Explore the feasibility of a pilot home modification program that could be used for physical adaptability	Research the feasibility of a owner occupied home modification program that could be utilized by special needs groups; consider developing a program, especially targeted at nonentitlement areas	X	X	X	Sheryl Sharpe, IHFA	IHFA has been unable to identify a funding source for the program. The IN Institute on Disability and Community is examining the best practices in home modification programs; results will be used by the Committee to assess the feasibility of such a program.
	h. Explore the Home Choice program sponsored by Fannie Mae that allows more flexibility in underwriting guidelines for homeownership	Apply to Fannie Mae for participation in the HomeChoice program; if funded, evaluate pilot phase and potential expansion of the program	X			Sheryl Sharpe, IHFA	Received \$1 million for the pilot program. Program will be continued in FY2002.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
VI. Continued.	i. Improve the integration of the Consolidated Plan and Analysis of Impediments processes.	Reexamine the current structure of the processes for completing the Con Plan and AI; ensure that the reporting processes are more closely integrated	X	X	X	Committee	Have reorganized processes for 2000 five year plan and annual updates.
	j. Research the need for a central, comprehensive information source of programs to assist the state's citizens, especially those with special needs	Examine the need for a comprehensive statewide source of information about such programs	X			Committee	The recently implemented 211 system and other guides appear to be serving this need. Information about the 211 system will be distributed at FY2002 public forums.
	k. Conduct a survey targeted to the state's migrant agricultural workers, to improve upon the knowledge about the needs of this population	Administer a survey of the state's migrant farm worker population	X			ROI, IACED	This item has been deferred pending a new report by the Governor's Commission on Hispanic & Latino Affairs which will address migrant farmworker needs.
	l. Seek input from organizations that work with special needs populations to guide funding and program formation.		X	X	X	Committee	This action item was implemented during the FY2002 planning process with the addition of new committee members and will continue.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Enhance the local VII. capacity for housing and community development	a. Continue using CDBG funds for technical assistance.	Determine the need for technical assistance and training, especially as related to environmental issues. If a need is identified, increase funding in these areas	X			IDOC	Program is continuing.
	b. Continue providing funding for application training and technical assistance and CHDO training and capacity building activities	IHFA will evaluate the need for both training and technical assistance and continue to fund these programs to the extent allowed by the requirements of the funding source	X	X	X	Sheryl Sharpe, IHFA	Training is continuing.
	c. Continue providing HOPWA training and technical assistance	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	X	X	X	Lisa Coffman, IHFA	Currently provide training to potential grantees upon request.
	d. Continue the statewide forum on grant applications sponsored by FSSA		X	X	X	FSSA	Program is ongoing. The forums are conducted once a year, after the applications are released.
	e. Continue the technical assistance provided by the IN Technical Assistance Consortium	Evaluate the needs of CHDOs through feedback from training provided by the IN Technical Assistance Consortium	X	X	X	IACED	Ongoing.
	f. Explore working with the IN Grant Making Alliance to enhance their grant writing course, especially for Continuum of Care applicants	Learn about and educate the Committee on the Grant Making program, particularly how it might be used to enhance the technical assistance needed by Continuum of Care applicants	X			Committee	During FY2002, the Committee will invite a representative from the Grant Making Alliance to a planning meeting.

Exhibit II-2.
Strategies and Action Matrix, Cont.
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
VII. Continued.	g. Explore providing more direct training for ESG grantees	Evaluate if grantees require additional training and technical assistance and, if so, establish a training program based on those provided by other HUD programs				FSSA	Training for FY2002 is in the planning stages and could include grantwriting, HMIS training, and diversity training.
	h. Explore the creation of core operating fund for not-for-profits	Explore the feasibility of establishing a core operating fund for not-for-profit entities in the state the provide housing and community development services to the state's low income and special needs populations	X			IACED, ICHHI	Currently conducting a capacity building study for state's CD nonprofits. Goal of study is to develop a business plan and identify system resources of supporting nonprofits on a statewide level. Results will be available in 2002.
	i. Explore the creation of a training catalogue for potential grantees	Evaluate if there is a current comprehensive listing of the training and technical assistance opportunities available to localities. If not, consider establishing such an information source.				IACED, Committee	This need appears to have been fulfilled by online guides.

SECTION III.
Housing and Community Development
Activities

SECTION III.

Housing and Community Development Activities

The State of Indiana received approximately \$54.3 million in funding during program year 2002 from the U.S. Department of Housing and Urban Development (HUD) for housing and community development activities. The majority of this funding was used to support housing and community development activities: \$14 million in HOME funds and almost \$7 million in Community Development Block Grant (CDBG) funds (a total of approximately \$21 million) were dedicated to affordable housing activities. Approximately \$38 million of Community Development Block Grant (CDBG) funds were used for a variety of housing and community development activities, ranging from water and sewer system improvements to construction of public facilities to planning grants. This section of the CAPER reports on how the HUD funds from program year 2002 were used for the State's housing and community development needs.

2002 Housing and Community Development Needs

The primary purpose of the Consolidated Planning process is to identify existing housing and community development needs that may be mitigated through the allocation of the HUD grants to which a state or jurisdiction is entitled. During the State's FY2002 Consolidated Plan, existing needs were identified in quantitative research as well as through a community survey, regional public forums and public hearings. The top housing and community development needs identified in FY2002 were:

- Affordable housing for very low-income households;
- Affordable single family and rental housing;
- Homeless shelters/transitional housing & facilities;
- Transportation;
- Youth aging out of foster care;
- Healthcare/dental services (affordable) for uninsured;
- Infrastructure (roads/sewer/water);
- Downtown revitalization;
- Job training/workforce development (paid);
- Downpayment assistance;
- Rental rehabilitation;
- Facilities and shelters for special needs populations;
- Child and adult care facilities;
- Community centers; and
- Homeownership counseling and downpayment assistance.

The State developed priorities for both housing and community development needs based on the findings from the FY2002 Consolidated Plan research. Exhibits III-1 below and III-2 on the following page show the prioritization of needs for the FY2002 program year.

**Exhibit III-1.
Housing Needs,
Priorities for FY2002**

Source:
Indiana Housing Finance Authority.

Priority Housing Needs	Priority Need Level	
	Percentage	Need Level
Renter		
Small and Large Related	0-30%	High
	31-50%	High
	51-80%	Medium
Elderly	0-30%	High
	31-50%	High
	51-80%	Medium
All Other	0-30%	High
	31-50%	High
	51-80%	Medium
Owner		
Owner Occupied	0-30%	High
	31-50%	High
	51-80%	Medium
Homebuyer	0-30%	Medium
	31-50%	High
	51-80%	High
Special Populations	0-80%	High

**Exhibit III-2.
Community
Development Needs,
Priorities for FY2002**

Source:
Indiana Department of Commerce.

Priority Community Development Needs	Need Level
Public Facility Needs	
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Health Facilities	Medium
Parking Facilities	Low
Solid Waste Disposal Improvements	Medium
Asbestos Removal	Medium
Non-Residential Historic Preservation	Low
Other	Medium
Infrastructure	
Water/Sewer Improvements	High
Street Improvements	Medium
Sidewalks	High
Sewer Improvements	High
Flood Drain Improvements	High
Other Infrastructure Needs	Medium
Public Service Needs	
Handicapped Services	High
Transportation Services	Medium
Substance Abuse Services	Low
Employment Training	High
Health Services	Medium
Other Public Service Needs	Medium
Anti-Crime Programs	
Crime Awareness	Low
Other Anti-Crime Programs	Low
Youth Programs	
Youth Centers	Medium
Child Care Centers	Medium
Youth Services	Low
Child Care Services	Low
Other Youth Programs	Medium
Senior Programs	
Senior Centers	High
Senior Services	Medium
Other Senior Programs	Medium
Economic Development	
Rehab of Publicly or Privately-Owned	
Commercial/Industrial	Medium
CI Infrastructure Development	High
Other Commercial/Industrial Improvements	Medium
Micro-Enterprise Assistance	Low
ED Technical Assistance	High
Other Economic Development	Medium
Planning	
Planning	High

In addition, the State developed a proposed allocation plan for all of the HUD grants; this allocation is presented and compared with the actual allocation in Section II.

Use of HOME and CDBG Funds to Meet Identified Needs

The State's housing and community development needs as determined for FY2002 are summarized above. These needs are largely addressed by CDBG and HOME funding, the allocation of which is discussed in this section.

CDBG funding is the largest part of the State's annual HUD funding, making up about 67 percent of the \$56.7 million received from HUD in program year 2002. HOME funds (\$16.4 million) are the second largest source of housing and community development funding at about 29 percent of the total. Clearly, these funding sources play a very important role in meeting the State's priority needs.

CDBG allocation. The Indiana Department of Commerce (IDOC) administers the Community Development Block Grant program. Each year, IDOC allocates \$5 million in CDBG funding to the Indiana Housing Finance Authority (IHFA) for housing activities. IHFA designates this funding source as the Housing Development Fund, or HDF.¹

The remainder of CDBG funding is allocated to a variety of housing and community development activities. Exhibit III-3 shows the allocation of 2002 program year CDBG funds among activities (including the housing activities designation), in descending order of total investment.

Exhibit III-3.
Allocation of CDBG Program Funds, FY2002

Activity	
Water & Sewer Improvements	\$11,860,038
Owner-Occupied Rehabilitation	\$4,897,580
General Public Facilities Improvements	\$4,003,854
Planning Grants/Grant Administration	\$3,843,389
Commercial/Industrial Improvements	\$2,860,000
Fire Stations/Equipment	\$2,623,242
Flood/Drainage Facilities	\$2,098,856
Street and Sidewalk Improvements	\$1,754,899
Senior Centers	\$1,246,369
Property Acquisition/Clean Up	\$907,064
Facilities for Persons with Special Needs	\$469,427
Nonprofit Financial and Technical Assistance	\$426,279
Solid Waste Facilities	\$273,470
Housing Construction	\$271,961
Health Facilities	\$200,938
Homeless Facilities - Operating and Non-Operating Costs	\$10,395
Total	\$37,747,762

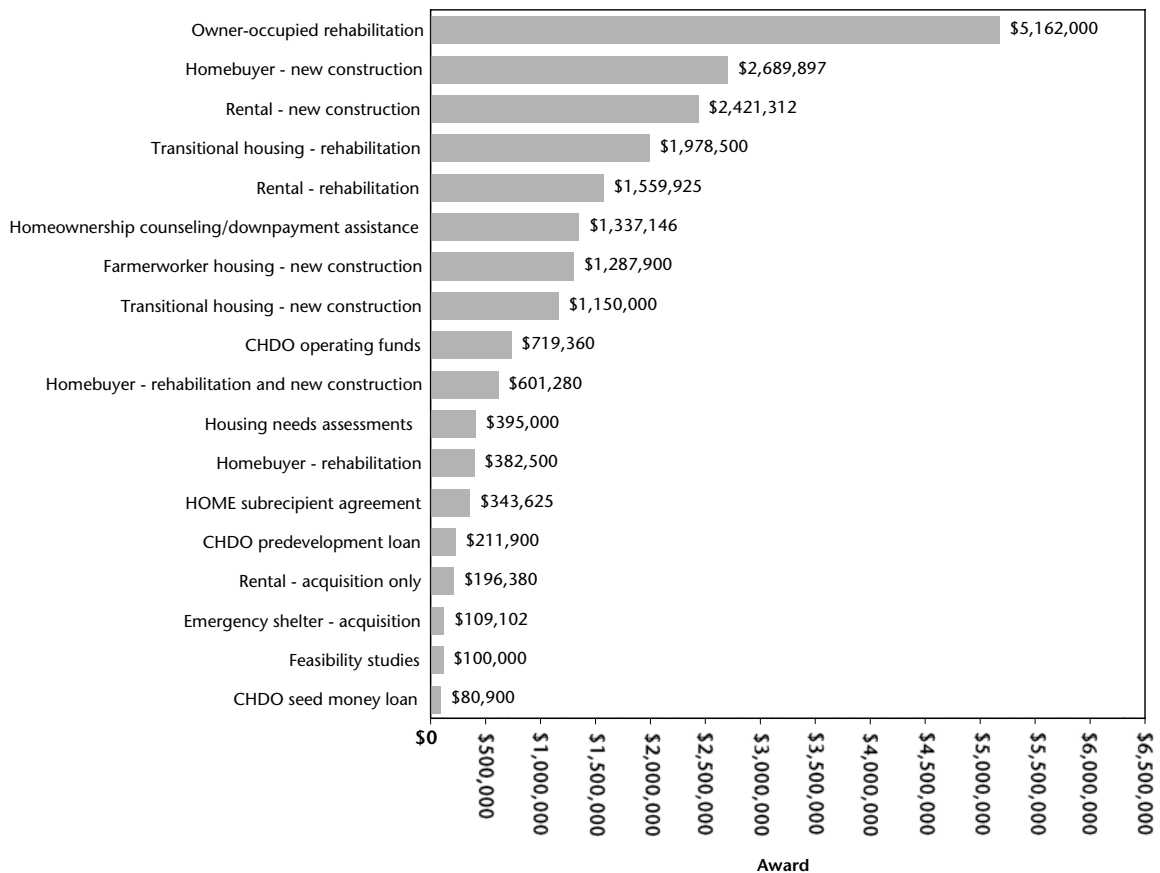
Source: Indiana Department of Commerce.

¹ For the Purpose of this CAPER, HDF is the equivalent of CDBG.

HOME allocation. IHFA administers funding from the HOME Investment Partnerships Program and the HDF, which is allocated from IDOC.

Exhibit III-4 shows the allocation of 2002 program year HOME and HDF funds among activities, in descending order of total investment:

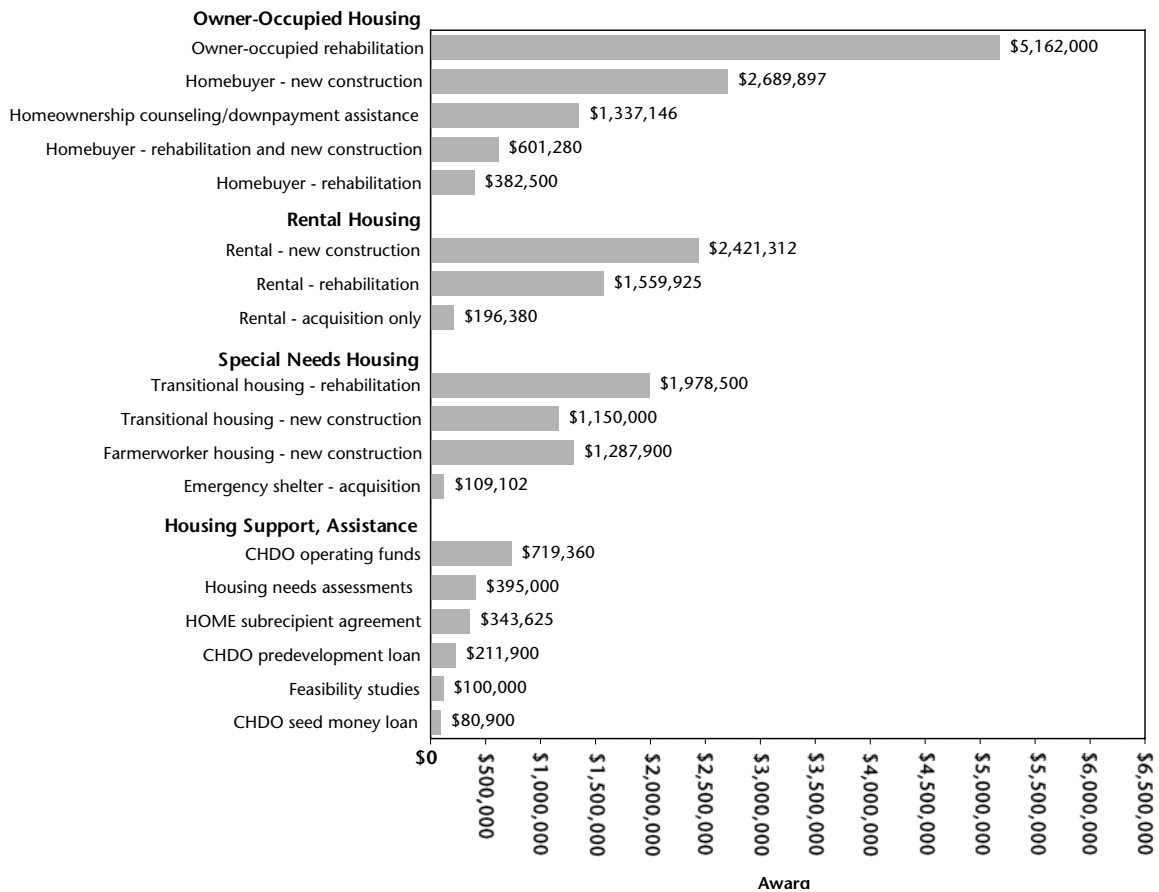
Exhibit III-4.
Allocation of HOME and HDF Funds, FY2002



Source: Indiana Housing Finance Authority.

Exhibit III-5 on the following page separates the HOME and HDF allocations for FY2002 by the type of housing funded.

Exhibit III-5.
Allocation of HOME and HDF Funds, By Housing Type, FY2002



The allocations of both CDBG and HOME funds are consistent with the priority needs developed by the State. In addition, the funding allocations address the top needs identified in the FY2002 Consolidated Planning process. Specifically:

- The State committed more than \$4 million towards expanding and preserving rental opportunities through new construction of affordable rental units and rehabilitation of affordable rental units;
- Approximately \$10 million in HOME and CDBG funding was used to enhance and preserve affordable rental stock through owner-occupied/homebuyer rehabilitation, homebuyer new construction, and homeownership counseling and downpayment assistance;

- In addition, to ensure that small cities and rural areas can maintain the public services required for livable communities, almost \$14 million of CDBG dollars was allocated to the development and improving of public facilities, including water and sewer systems; and
- More than \$6 million was allocated to housing to assist special needs populations (transitional housing, farmworker housing, and special needs facilities).

The schedules at the end of this section list the CDBG housing and HOME grants awarded and closed during program year 2002. Detailed information on other CDBG grants is included in the IDIS reports.

Program beneficiaries. Detailed reports showing how CDBG housing funds and HOME dollars were allocated among race, income levels and special needs are attached to this section.

Race/ethnicity and special needs. For each program year, IHFA compares the race, ethnicity and special needs of the proposed beneficiaries listed on grant applications with those of actual persons served.

Exhibit III-6 below and Exhibit III-7 on the following page show the comparison of applicants and beneficiaries of HOME and HDF program funds for FY2002, by race/ethnicity and special need.

Exhibit III-6.
HDF Applicants vs. Beneficiaries, FY2002

	Applicants		Beneficiaries		Variance in Percent
	Number of Persons	Percent of Total	Number of Persons	Percent of Total	
Race/Ethnicity					
White	2,074	91.0%	1,116	86.6%	-4.4%
African-American	51	2.2%	37	2.9%	0.6%
Hispanic/Latino	148	6.5%	131	10.2%	3.7%
Asian	0	0.0%	0	0.0%	0.0%
Native American	6	0.3%	3	0.2%	0.0%
Multi-Racial	0	0.0%	1	0.1%	0.1%
Special Needs					
Disabled	273	12.0%	173	13.4%	1.5%
Elderly	435	19.1%	277	21.5%	2.4%
Low-/Moderate-Income	2,192	96.2%	1,288	100.0%	3.8%
Female Headed Households	<u>618</u>	27.1%	<u>274</u>	21.3%	-5.8%
Total Persons	2,279		1,288		

Note: Excludes planning grants.

Source: Indiana Housing Finance Authority.

Exhibit III-7.
HOME Applicants vs. Beneficiaries, FY2002

	Applicants		Beneficiaries		Variance in Percent
	Number of Persons	Percent of Total	Number of Persons	Percent of Total	
Race/Ethnicity					
White	3,357	86.7%	1,048	88.0%	1.2%
African-American	388	10.0%	96	8.1%	-2.0%
Hispanic/Latino	112	2.9%	37	3.1%	0.2%
Asian/Native Hawaiian/Other Pacific Islander	8	0.2%	6	0.5%	0.3%
Native American/Alaskan	5	0.1%	4	0.3%	0.2%
Multi-Racial	0	0.0%	0	0.0%	0.0%
Special Needs					
Disabled	513	13.3%	142	11.9%	-1.3%
Elderly (62 years and over)	439	11.3%	200	16.8%	5.4%
Low-/Moderate-Income	3,834	99.1%	1,191	100.0%	0.9%
Female Headed Households	<u>1,262</u>	32.6%	<u>393</u>	33.0%	0.4%
Total Households	3,870		1,191		

Note: Excludes planning grants.

Source: Indiana Housing Finance Authority.

As shown above, the racial distribution of beneficiaries for both the HDF and HOME grants was similar to the distribution of applicants. The HDF benefited slightly fewer white households and slightly more Hispanic/Latino households than the grant applications represented. For special needs households, female headed households were slightly underrepresented as HDF beneficiaries and other groups were over represented; elderly households were over represented in the HOME grant.

The schedules attached to this section show the comparison between the grant applicants and the grant beneficiaries in greater detail.

Income levels. A total of 5,088 persons were assisted and 2,343 units were created by CDBG housing, HOME, and First Home program dollars in FY2002. Eighteen percent of those assisted had extremely low-incomes, 30 percent had very low-incomes, 32 percent had low-incomes, and 19 percent had moderate-incomes. The schedules attached at the end of this section show income levels assisted by tenure for the CDBG housing, HOME, and First Home programs.

Geographic distribution. Exhibits III-8, III-9 and III-10 show the geographic distribution of HOME , HDF and CDBG funds for program year 2002.

**Exhibit III-8.
HOME Allocation by
County, FY2002**

Source:
Indiana Housing Finance Authority.

County	Total	County	Total
Elkhart	\$1,475,680	Howard	\$300,000
Washington	\$780,000	Noble	\$288,812
Vigo	\$741,200	Montgomery	\$279,360
Clark	\$725,000	Hendricks	\$270,000
Marion	\$722,000	Vanderburgh	\$250,000
St. Joseph	\$700,000	Adams	\$221,805
Bartholomew	\$656,280	LaPorte	\$130,000
Delaware	\$510,000	Grant	\$123,300
Huntington	\$490,000	DeKalb	\$113,000
Allen	\$442,500	Brown	\$112,000
Hamilton	\$418,000	Knox	\$100,000
Sullivan	\$400,000	Dearborn	\$30,000
Floyd	\$398,195	Hancock	\$30,000
Wabash	\$374,693	Harrison	\$30,000
Morgan	\$364,000	Lawrence	\$30,000
Vermillion	\$336,500	Ohio	\$30,000
Parke	\$336,000	Putnam	\$30,000
Jefferson	\$330,000	Ripley	\$30,000
Whitley	\$330,000	Scott	\$30,000
Porter	\$316,150	Tippecanoe	\$30,000
Greene	\$300,000	Monroe	\$10,000
Total			\$13,614,475

**Exhibit III-9.
HDF Allocation by
County, FY2002**

Source:
Indiana Department of Commerce.

County	Total	County	Total
Madison	\$917,900	Bartholomew	\$109,102
Johnson	\$630,000	Vigo	\$80,000
Henry	\$600,000	Dearborn	\$50,000
Morgan	\$600,000	Delaware	\$30,000
Sullivan	\$600,000	Lawrence	\$30,000
Jennings	\$496,625	Montgomery	\$30,000
Knox	\$400,000	Ripley	\$30,000
Wayne	\$360,000	Scott	\$30,000
Monroe	\$325,000	Steuben	\$30,000
Jay	\$300,000	Whitley	\$30,000
Kosciusko	\$300,000	Fulton	\$20,000
Rush	\$300,000	Grant	\$20,000
Washington	\$230,000	Jasper	\$20,000
Orange	\$200,000		
Total			\$6,768,627

Exhibit III-10.
CDBG Allocation by City and County, FY2002

County/City	Award Amount	County/City	Award Amount	County/City	Award Amount	County/City	Award Amount
Adams County	\$474,781	Fairmount	\$34,700	Marengo	\$150,000	Reynolds	\$30,000
Alexandria	\$49,500	Farmland	\$40,000	Marion	\$45,000	Ripley County	\$25,000
Allen County	\$475,000	Fountain City	\$475,000	Medora	\$420,000	Rochester	\$30,000
Argos	\$450,000	Fowler	\$352,683	Mentone	\$500,000	Rockport	\$480,000
Argos	\$28,775	Fowler	\$48,600	Mentone	\$30,000	Royal Center	\$500,000
Ashley	\$30,000	Fulton County	\$472,119	Michigantown	\$361,000	Rush County	\$500,000
Attica	\$333,886	Geneva	\$389,090	Mitchell	\$450,000	Rush County	\$30,000
Austin	\$26,000	Glenwood	\$479,200	Monroe City	\$368,340	Rushville	\$458,532
Bartholomew County	\$480,000	Goodland	\$465,037	Monticello	\$458,947	Russellville	\$31,500
Bedford	\$495,000	Gosport	\$475,000	Montpelier	\$35,000	Saint Paul	\$525,000
Bicknell	\$30,000	Grant County	\$334,215	Mooreland	\$388,500	Salamonia	\$150,000
Borden	\$40,500	Greene County	\$406,350	Moores Hill	\$35,000	Sandborn	\$30,000
Boswell	\$475,000	Greenfield	\$49,000	Morgantown	\$390,390	Scott County	\$472,500
Bourbon	\$420,000	Greensboro	\$26,267	Mulberry	\$30,000	Scott County	\$29,900
Brook	\$425,000	Hanover	\$500,000	Napoleon	\$498,750	Scottsburg	\$497,917
Burlington	\$47,250	Harmony	\$400,000	Nappanee	\$495,000	Scottsburg	\$151,595
Camden	\$150,000	Harrison County	\$496,440	New Market	\$400,000	Sellersburg	\$24,227
Campbellsburg	\$428,180	Harrison County	\$330,736	New Middletown	\$29,601	Seymour	\$41,350
Cannelton	\$475,000	Hartford City	\$490,000	Noble County	\$493,500	Shelburn	\$36,000
Carbon	\$475,000	Haubstadt	\$490,000	North Judson	\$382,410	Shelby County	\$37,800
Carlisle	\$395,000	Hendricks County	\$36,720	North Vernon	\$45,900	Sheridan	\$39,500
Cass County	\$500,000	Hope	\$485,000	North Webster	\$49,000	Shoals	\$525,000
Center Point	\$403,000	Huntington County	\$448,123	Oakland City	\$500,000	Starke County	\$150,000
Centerville	\$525,000	Huntington County	\$475,000	Oaktown	\$262,500	State Line City	\$49,500
Chalmers	\$150,000	Jackson County	\$514,500	Oaktown	\$30,000	Staunton	\$40,500
Chalmers	\$514,500	Jamestown	\$480,000	Oolitic	\$498,750	Steuben County	\$26,100
Chandler	\$500,000	Jefferson County	\$514,500	Oolitic	\$22,500	Sunman	\$50,000
Charlestown	\$525,000	Jefferson County	\$50,000	Orestes	\$500,000	Tell City	\$400,000
Charlestown	\$485,000	Kempton	\$42,200	Orland	\$29,500	Tell City	\$243,000
Chesterfield	\$49,500	Kewanna	\$150,000	Osgood	\$441,000	Trafalgar	\$472,500
Clark County	\$50,000	Kirklin	\$450,000	Osgood	\$50,000	Union County	\$33,500
Clay County	\$410,000	Knox County	\$500,000	Ossian	\$45,000	Van Buren	\$30,000
Covington	\$450,000	Laconia	\$293,000	Otterbein	\$485,000	Vernon	\$150,000
Crawford County	\$282,800	Lanesville	\$40,000	Palmyra	\$511,524	Versailles	\$500,000
Crawfordsville	\$500,000	Lapaz	\$17,400	Paoli	\$441,730	Wabash County	\$27,000
Crawfordsville	\$45,000	LaPorte County	\$280,284	Paragon	\$475,000	Warsaw	\$300,000
Crothersville	\$490,000	Laurel	\$359,319	Parke County	\$313,020	Washington County	\$296,708
Dale	\$500,000	Lawrence County	\$504,000	Parker City	\$490,000	Washington County	\$147,500
Darlington	\$30,000	Lewisville	\$436,940	Patoka	\$500,000	Waterloo	\$40,500
Decatur County	\$150,000	Liberty	\$150,000	Patoka	\$124,000	Wayne County	\$45,000
Decker	\$33,000	Linton	\$2,430,000	Pennville	\$150,000	Waynetown	\$500,000
Dillsboro	\$472,500	Linton	\$30,000	Pennville	\$29,250	West Lebanon	\$24,100
Dugger	\$481,000	Little York	\$122,563	Perrysville	\$519,750	Winamac	\$34,200
Eaton	\$490,000	Logansport	\$415,243	Peru	\$43,582	Winchester	\$480,000
Edinburgh	\$29,523	Loogootee	\$525,000	Pulaski County	\$355,848	Windfall	\$39,465
Elberfeld	\$490,000	Lyons	\$30,000	Redkey	\$47,700	Winslow	\$320,700
Elkhart County	\$40,000	Madison	\$49,590	Remington	\$436,665	Wolcott	\$475,000
Elwood	\$475,000	Madison County	\$346,270	Rensselaer	\$30,000	Worthington	\$45,000
						Yorktown	\$470,000

Source: Indiana Department of Commerce.

Affordable Housing Activities

As shown above, the majority of funding for housing activities was dedicated to the creation of affordable housing to assist low- and moderate-income populations. This section describes more specifically how the State allocated its resources to affordable housing activities to assist low-income renters and owners.

Foster and maintain affordable housing. The overall goal of all of the projects and activities IHFA funds with HOME and CDBG grants is to foster and maintain affordable housing. These projects and activities are discussed throughout this CAPER. In addition, through its representation on various committees – the Interagency Council on the Homeless and the Consolidated Plan Committee, for example – IHFA works to create policies to foster and maintain affordable housing. Perhaps IHFA’s most direct involvement in maintaining affordable housing occurs through its role as a Participating Administrative Entity (PAE) for HUD’s Mark-to-Market program.

During 2002, IHFA managed a total of 15 assets assigned by Office of Multifamily Housing Assistance Restructuring (OMHAR). Four assets were completed or closed – Crossings I, East Central Towers, Willow Glen Apartments, and Woodland East II Apartments. The properties currently being monitored are listed below, along with a brief overview of their status.

Exhibit III-11. PAE Activities

Property Name	Type of Deal	Date Received	Status
Bremen Village	Full	4/7/2003	Under review at OMHAR
Gary Manor	Full	12/18/2001	Under review at OMHAR
Gary NSA I & II	Full	12/18/2001	Under review at OMHAR
Country Apartment	Full	3/9/2001	Approved
Swiss Meadows	Full	6/29/2001	Approved
The Meadows	Full	6/29/2001	Approved
Capri Meadows II	Full	2/25/2003	Under review at OMHAR
Jamestown Square Vincennes	Full	3/5/2003	Restructuring Plan being developed
Rosewood Apartments	Full	11/13/2002	Restructuring Plan submitted 8/1/2003
Crossings II	Full	9/26/2002	Under review at OMHAR

Source: Indiana Housing Finance Authority.

IHFA has continued to process assets and work with OMHAR to meet the objectives of restructuring multifamily properties and maintain affordable housing for the State of Indiana. In March 2001, IHFA entered into a contract with Heskin/Signet Partners, a private company, as a teaming partner. Since that time, final processing and decisions have been made on 20 projects with 10 additional projects pending in OMHAR. Under the guidance of IHFA, Heskin/Signet Partners has been effective in reaching an initial conclusion on feasibility of action and the possibilities for restructuring.

In addition to serving as a PAE, IHFA is a Section 8 Contract Administrator. IHFA, in partnership with the Quadel Consulting Corporation, is in its second year of contract administration under the Section 8 program. There are approximately 412 contracts currently being administered by Indiana Quadel (INQ), the Indiana based for-profit subsidiary of Quadel Consulting. There have been few problems, and relationships with owners and property managers have been successful in meeting or exceeding HUD's expectations and requirements of performance based contract administrators.

Eliminate barriers to affordable housing. For low-income households, there can be numerous barriers to finding affordable housing. Barriers to homeownership include a lack of resources for a downpayment, earnings that are too low to support a conventional mortgage payment and lack of education about homeownership, particularly financing. Barriers to finding safe and decent affordable rental housing include low earnings, need for housing near transit, need for larger units and need for other special accommodations.

As shown in Exhibit III-11 above, IHFA allocated HOME and CDBG funding to activities and projects that eliminated barriers to affordable housing by:

- Increasing the supply of affordable multi and single family housing through new construction;
- Lowering the cost of rehabilitation of owner-occupied housing to maintain its affordability;
- Educating and counseling potential homeowners about the requirements of homeownership; and
- Assisting providers and developers of affordable housing through grants for needs assessments and feasibility studies.

These projects and activities are described below.

First Home program. IHFA's First Home program provides below market interest rate mortgages and downpayment assistance to first time low- and moderate-income homebuyers. There are several programs under the First Home umbrella:

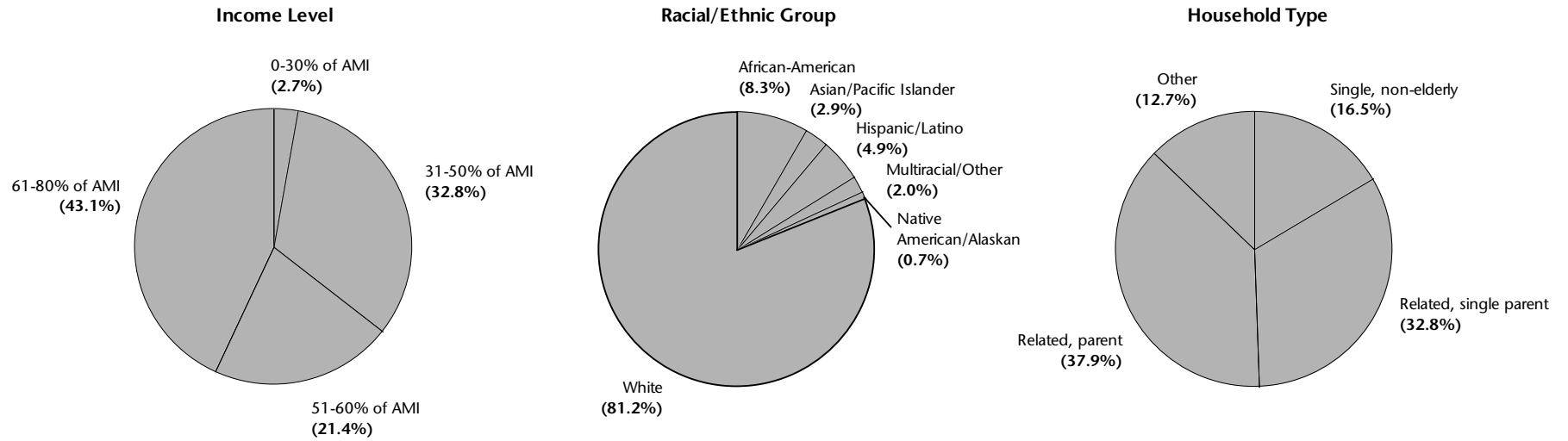
- First Home/Plus – Income eligible first-time homebuyers can receive up to 10 percent of their home purchase price in downpayment assistance (capped at \$7,000) in conjunction with a below-market interest rate mortgage through IHFA.
- First Home/One Down – Qualified first-time homebuyers can obtain mortgages with an investment as little as one percent through conventional mortgage financing.
- First Home 100 – Homebuyers in rural areas have access to this program that is combined with Rural Development's Direct Loan program to provide reduced mortgage interest rates.

The First Home program addresses the two greatest barriers to achieving affordable homeownership: finding funds for a downpayment and being able to afford a monthly mortgage payment.

The First Home program is funded through a combination of HOME funds, tax-exempt bond proceeds, private grants and rural development grants. During program year 2002, a total of 2,609 loans were made through the First Home program.

Exhibit III-12 on the following page shows the income levels, race/ethnicities, and household characteristics of households assisted through the First Home Program during program year 2002.

Exhibit III-12.
First Home Program Beneficiaries, FY2002



Source: Indiana Housing Finance Authority.

In 2002, IHFA began offering loans through two new programs similar to the First Home program:

- **First Home Community.** This is a program that enables fire fighters, law enforcement officers, teachers and state and municipal workers to purchase a home. This program provides a below market interest rate on a 30 year, fixed rate mortgage; up to \$7,000 in downpayment assistance; higher debt to income ratios; and more flexible underwriting criteria.
- **First Home Opportunity.** This program is similar to First Home Community, but is available to everyone (regardless of profession), with some minor modifications to underwriting criteria.

During program year 2002, IHFA continued to provide a subrecipient grant to the Center for Real Estate Studies (CRES) at Indiana University to update the First Home acquisition limits, which will allow IHFA to provide mortgage revenue bond financing and HOME downpayment assistance for low- and moderate-income homebuyers in areas of the State that are currently unable to access the program.

The grant funded the analysis and coding of over 45,000 existing and new single family residential sales throughout the State of Indiana. Information for the study came from local tax assessment offices, area Realtor boards and the Indiana State Tax Commission. In most areas, purchase prices limits were raised substantially. However, if a statistical area did not have 50 or more data points an increase was not considered. These increases will allow more Hoosiers and their families to attain homeownership through IHFA's homeownership programs.

Grants for rental construction and rehabilitation. During program year 2002, IHFA dedicated over \$7 million in rental new construction and rehabilitation through HOME funds, CDBG funds and Rental Housing Tax Credits (RHTCs). These funds will be used by housing development organizations to produce an estimated 276 units of affordable rental and transitional housing. These awards are listed by the recipient in Exhibit III-13 on the following page.

Exhibit III-13.**Rental New Construction and Rehabilitation, HOME, CDBG, and RHTC funding, FY2002**

Grantee	Activity	Units Created (est.)	County	Award Amount
Oaklawn Psychiatric Center, Inc.	Rental - Acquisition Only	15	Elkhart	\$196,380.00
Whitley Crossings Neighborhood Corporation	Rental - New Construction	8	Whitley	\$300,000.00
Providence Housing Corporation	Rental - New Construction	11	Vigo	\$460,000.00
Community Action Program, Inc. of Western Indiana	Rental - New Construction	8	Vermillion	\$336,500.00
Dugger Improvement, Inc.	Rental - New Construction	10	Sullivan	\$400,000.00
Community Action Program, Inc. of Western Indiana	Rental - New Construction	8	Parke	\$336,000.00
Region 3A Development & Regional Planning Commission	Rental - New Construction	6	Noble	\$118,812.00
Howard Community Hospital	Rental - New Construction	25	Howard	\$300,000.00
Kendallville Housing Authority	Rental - New Construction	9	Noble	\$170,000.00
Montgomery County Housing Development, Inc.	Rental Rehabilitation	5	Montgomery	\$220,000.00
Hoosier Uplands Economic Development Corporation	Rental Rehabilitation	19	Washington	\$750,000.00
North Vernon	Rental Rehabilitation	68	Jennings	\$496,625.00
Gas City Historical Society	Rental Rehabilitation	3	Grant	\$93,300.00
Family Services of Delaware County, Inc.	Transitional Housing - New Construction	10	Delaware	\$450,000.00
YWCA of St. Joseph County, Inc.	Transitional Housing - New Construction	20	St. Joseph	\$700,000.00
Hoosier Veterans Assistance Foundation, Inc.	Transitional Housing - Rehabilitation	20	Marion	\$722,000.00
Housing Authority of the City of Goshen	Transitional Housing - Rehabilitation	9	Elkhart	\$380,000.00
Desert Rose Foundation, Inc.	Transitional Housing - Rehabilitation	10	Morgan	\$364,000.00
Genesis Outreach, Incorporated	Transitional Housing - Rehabilitation	1	Allen	\$52,500.00
Christ Temple Community Development Corporation	Transitional Housing - Rehabilitation	5	Allen	\$210,000.00
North Central Community Action Agencies Inc	Transitional Housing - Rehabilitation	2	LaPorte	\$100,000.00
Vincent House, Inc.	Transitional Housing - Rehabilitation	4	Allen	\$150,000.00
Total		276		\$ 7,306,117

Source: Indiana Housing Finance Authority.

In addition, in 2002, IHFA awarded a subrecipient grant to the Indiana Community Action Association to evaluate rehabilitation standards. During the program year, the grantee completed the following activities:

- Researched other states to determine rehabilitation standards being used;
- Drafted a set of rehabilitation standards that IHFA would be implementing;
- Held three regional input sessions on the draft IHFA rehabilitation standards; and
- Submitted to IHFA a final version of the rehabilitation standards.

These standards have been implemented by IHFA and all recipients undertaking rehabilitation after July 1, 2002 are required to do rehabilitation activities in compliance with the rehabilitation standards.

Rental Housing Tax Credits. IHFA also combines HOME funds and RHTCs to support construction of affordable rental units. Exhibit III-14 lists the rental housing developments using RHTCs only (these developments are also included Exhibit III-13).

**Exhibit III-14.
Rental Housing Tax Credit Projects, FY2002**

County	Grantee	Activity	Units Created (Estimate)	Award Amount
Noble	Region 3A Development & Regional Planning Commission	Rental - new construction	6	\$118,812
Noble	Kendallville Housing Authority	Rental - new construction	9	\$170,000
Howard	Howard Community Hospital	Rental - new construction	25	\$300,000
Whitley	Whitley Crossings Neighborhood Corporation	Rental - new construction	8	\$300,000
Grant	Gas City Historical Society	Rental rehabilitation	3	\$93,300
	Total		51	\$982,112

Source: Indiana Housing Finance Authority.

Homeownership counseling/downpayment assistance. During program year 2002, IHFA used HOME funding to provide grants to five organizations that provide homeownership counseling and downpayment assistance. These organizations provide a variety of services related to achieving homeownership – from education about mortgage loans and personal credit to downpayment assistance for low-income households. Approximately \$1.3 million in funds were allocated to this purpose, which is expected to benefit an estimated 507 individuals and 229 housing units. The organizations receiving funding are shown in Exhibit III-15 on the following page.

Exhibit III-15.
Homeownership Counseling and Downpayment Assistance, FY2002

Grantee	County	Anticipated Units	Anticipated Individuals Assisted	Award Amount
Habitat for Humanity of Indiana, Inc.	Brown	16	56	\$112,000
Habitat for Humanity of Indiana, Inc.	Adams	17	60	\$118,996
HOPE of Evansville, Inc.	Vanderburgh	45	45	\$250,000
Housing Opportunities, Inc.	Porter	15	30	\$66,150
Pathfinder Services Inc	Huntington	38	95	\$200,000
Pathfinder Services Inc	Huntington	50	125	\$290,000
Southeastern Indiana Community -Preservation & Development Corp.	Jefferson	48	96	\$300,000
Total		229	507	\$1,337,146

Source: Indiana Housing Finance Authority.

Homeownership education. One of the barriers to achieving homeownership is a lack of understanding about the financial requirements of purchasing a home and the resources available to assist certain populations with homeownership. IHFA is actively involved in a number of activities to better educate the public about homeownership requirements and opportunities, which are described in detail below.

During 2000, the Indiana Association of Community Economic Development (IACED) was awarded a subrecipient award of \$113,000 to conduct activities aimed at building and strengthening Regional Homeownership Education Networks. As an administrative subrecipient, IACED worked on behalf of IHFA during 2002 program year to complete the following:

- Held seven regional meetings in October 2002 to get input on the final draft of the homeownership education and counseling program and to discuss how to make homeownership and counseling services accessible to every Hoosier;
- Held a four-day Train-the-Trainer workshop in late April and early May 2003, facilitated by Neighborhood Reinvestment Corporation. A second training is scheduled in November 2003; and
- Plan to hold seven regional meetings to finalize training arrangements, the certification process, and materials.

Individual Development Accounts. IDOC funds a program that can provide up to \$900 in matching funds for Indiana residents saving for homeownership (among other eligible activities). The Individual Development Account (IDA) program, which was started in 1997 and reauthorized in 2001, will continue serving low-income eligible households in the State. This program is discussed in greater detail in the Community Development section below.

CHDO grants. IHFA also provides funding to Certified Housing Development Organizations (CHDOs) for new construction and rehabilitation for homebuyers. As of 2002, there were 65 certified CHDOs in the State. These organizations received \$5 million during FY2002 to fund rental new construction and rehabilitation projects. (Funds that were allocated to support CHDO operations are discussed in the Activities in Support of Affordable Housing and Community Development section of this chapter).

Predevelopment activities. IHFA understands that the most successful housing programs are those that grow out of careful planning and assessment of the needs of a particular community. For this reason, IHFA provides funds to finance planning activities related to the development of affordable housing. During program year 2002, IHFA provided funding for the following activities related to the development of affordable housing:

- *Predevelopment loans* – During the 2002 program year, IHFA provided approximately \$212,000 in predevelopment loans to CHDOs. CHDOs play a significant role in providing affordable housing to the State’s citizens with the greatest needs.
- *Seed money loans* – Seed money loans can be used to pay for architectural and engineering plans, loan reservation fees, and/or building permit fees. In FY2002 IHFA provided almost \$81,000 in seed money loans to four CHDOs to support such activities.
- *Feasibility studies* – IHFA provided \$100,000 in funding to local units of government for feasibility studies of particular sites or development plans.
- *Housing needs assessments* – The purpose of these broad studies is to provide information about affordable housing needs and develop an action plan to address the identified needs. In FY2002, IHFA provided just under \$400,000 to local governments for housing needs assessments.

Address worst case needs. The term “worst case needs” is used to characterize those households whose housing needs are very serious. These households are usually renters, have extremely to very low-incomes (i.e., less than 30 and 50 percent of the area median, respectively), pay more than half of their monthly income in rent and utilities, live in substandard housing and may reside in markets that make moving to better conditions prohibitive. Individuals with worst case needs are also likely to be members of special needs populations. These households are often the target of housing programs and require a higher investment of resources because of their needs. The following activities assisted such households during the FY2002 program year.

Special needs preferences. Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulty paying for adequate housing and often require enhanced community services. Special needs populations are also more likely than the general population to be underserved by the private market because their housing can be more costly to develop (e.g., units may need to be wheelchair accessible, residents may require on-site services) and information about the housing demand of special populations and their housing preferences is often not readily available. As such, housing subsidies are very important to ensure affordable, quality housing for special needs populations.

Recognizing this need, IHFA continues to give additional scoring points on grant applications to developments that agree to target and give housing preferences to 10 percent or more of the units for any combination of the following list of special needs populations:

- Persons who are homeless or living in transitional housing;
- Persons with disabilities;
- Persons with mental illness;
- Single parent households;
- Female headed households;
- Elderly; and
- Migrant/seasonal agricultural workers.

IHFA also gives added points to projects with accessibility features and design of the structure(s) in the development that go above and beyond the requirements of the Fair Housing Act of 1968 as Amended and Section 504 of the Rehabilitation Act of 1973 at no additional cost to the tenant.

Additionally, IHFA gives points to those entities that are willing to give preference to or target individuals with physical or mental disabilities. IDOC encourages the use of CDBG funds for infrastructure assistance in affordable housing developments targeting special needs populations.

Finally, the State agencies represented on the Consolidated Plan Coordinating Committee have and will continue to provide technical assistance to nonprofit organizations to develop housing and support services for special needs groups, by using internal staff resources and funding external technical assistance programs.

Special needs policy development. In 2000, a member of IHFA joined the State's Mental Illness Advisory Committee (MIAC). MIAC acts in an advisory capacity to the Division of Mental Health and the Mental Health Advisory Council on matters related to individuals with a serious mental illness. The committee is committed to assisting a vulnerable population to meet their needs and develop their potential without being unnecessarily isolated or excluded from the community. Members of MIAC are from a wide variety of arenas including housing, law enforcement, health care and social services. Additionally, a few of the members are consumer advocates whose children have various mental disabilities.

Selected initiatives and accomplishments of the MIAC during FY 2002 are as follows:

- Continued publication of the Hoosier Assurance Plan Provider Profile Report Card.
- Continued implementation of uniform assessment tools used by all community mental health providers.
- Continued support of systems of care wraparound initiatives for children's services.
- Refined the Community Services Data System (CSDS), which has dramatically improved consistency and types of data reported on enrolled consumers.

- Participated in the Dartmouth Evidence Based Practices project by selecting six programs to participate in the tool kit for integrated treatment of the dually diagnosed.
- Reduced by 149 (17%) the number of state hospital beds.
- Continued a contract with Fairbanks Research and Training Institute, to provide a statewide Cultural Competency training for twenty-two Managed Care Providers.
- Gave statewide educational sessions on Serving the Hoosier Assurance Plan through Education (SHAPE), an initiative of the Division of Mental Health and Addiction that provides consumers information about the places they can receive mental health and addiction treatment.

In addition, during program year 2002, IHFA awarded a subrecipient grant to the Indiana Governor's Planning Council for People with Disabilities and the Indiana University Institute on Disability and Community to encourage and promote affordable housing opportunities and home modification resources for people with disabilities. During program year 2002, the Institute was engaged in the following activities:

- Held four regional housing events in Vincennes, Ft. Wayne, Indianapolis and Merrillville to bring federal, state and regional perspectives on affordable and accessible housing to the persons attending. Core components of each event included presentations from people with disabilities; the Governor's Planning Council for People with Disabilities; HUD; IHFA; ICRC; Indiana Institute on Disability and Community, and USDA Rural Development. The total attended for these events was 155 people. Information on the Consolidated Planning process was included in each participant's handouts.
- Held monthly meetings at the IRCIL serving central Indiana with people with disabilities and their families, as well as supporters such as realtors and personal assistances) interested in affordable homeownership.

IHFA also awarded a subrecipient grant to AIDS Housing of Washington, Inc., for a comprehensive AIDS Housing Plan, which was conducted during program year 2002. The research accomplished the following:

1. Assessed the housing needs and preferences of people living with HIV/AIDS in Indiana;
2. Developed a community-based plan that IHFA can use as a guide in the administration of its HOPWA funding and that housing and service providers can use in their program planning and grant making efforts; and
3. Increased and sustained the involvement of community members in HIV/AIDS housing planning.

Housing for large families. Large families are often overlooked in housing policy, and affordable units with more than three bedrooms are very difficult to find in most areas. There are a number of market factors associated with this problem. The development of affordable housing units (even small ones) can require large subsidies. To keep unit costs affordable, developers often build smaller units in dense developments, which fail to serve the needs of large families.

One of IHFA's goals has been to encourage the development of affordable housing for large families. In 2000, IHFA created a separate subsidy category for larger units. Three or more bedroom units will now have a maximum subsidy of \$50,000. IHFA's intent of the larger unit subsidy is to provide additional support for development of these units that accommodate large families in need. IHFA also assists large families through its First Home program, which provides below market interest rate loans and downpayment assistance to first time low- and moderate-income homebuyers.

Reduce lead-based paint hazards. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. It is estimated that about 70 percent of the State's housing stock, or 1.8 million housing units, were constructed before 1978 and as such may have some lead-based paint. About 500,000 units, or 20 percent of the housing stock, were built before 1940 and, as such, are likely to have lead-based paint.

Lead-based paint activities. During 2002, the State undertook a number of activities to educate grantees about the risks associated with lead based paint.

IHFA awarded \$29,625 to the Environmental Management Institute (EMI), a nonprofit organization that provides training to individuals to become Lead Based Paint Risk Assessors, Lead Based Paint Abatement Contractors and Lead Based Paint Construction Supervisors. EMI will work with Improving Kids' Environment (IKE), an advocacy coalition, to coordinate the Lead-Safe Indiana Task Force and the Annual Lead-Safe Indiana Conference.

Through IKE, EMI will conduct or has completed the following activities:

- Coordinate the Indiana Lead-Safe and Healthy Homes Conference, to be held in Indianapolis on October 15 and 16, 2003;
- Coordinate the Lead-Safe Indiana Task Force (held in March and June 2003);
- Publish a quarterly newsletter that will provide summaries of national, state and local news related to lead poisoning prevention including enforcement actions, funding opportunities, and meetings. The first newsletter, Indiana Lead-Safe and Healthy Homes Newsletter was distributed via email and facsimile in February/March 2003; the second was published in May/June 2003 and was sent to more than 500 people. In addition, the IKE newsletter was published in March 2003;
- Encourage more contractors to become certified in lead abatement and to handle interim control activities more cost effectively by meeting with companies across the state; and
- Assist in improving the quality and consistency of risk assessments.

IHFA sponsored the annual Lead-Safe Indiana Conference in June 2003. The annual conference provides another educational opportunity for individuals and organizations interested in preventing lead-poisoning to learn more about the risks of lead-based paint and how to minimize them.

Facilitate PHA participation. The State has continued to communicate to Public Housing Authorities (PHAs) throughout the State about the opportunities to become involved in the Consolidated Planning process. The Consolidated Plan Coordinating Committee distributes copies of executive summaries of each year's annual plan to all PHAs in the State. PHAs also receive notices of all opportunities for public participation in the Consolidated Planning process. PHAs have assisted the State with determining housing and community development needs by distributing citizen surveys to clients and participating in regional forums.

The most recent State Consolidated Plan Updates (2002 and 2003) included housing market and demographic indicators for non-entitlement areas in the state, which were created to provide housing and demographic information to PHAs in non-entitlements areas. These indicators include information such as number of cost-burdened households, composition of housing units, supply of affordable units, and area demographics, including information about special needs populations.

Community Development Activities

The State's CDBG funds are used to support a variety of housing and community development activities. Exhibit III-3, above shows 2002 allocations of CDBG funds to housing and community development activities. The programs are described below.

Community Focus Fund. Community Focus Fund (CFF) grants are awarded to assist Indiana communities with local infrastructure improvements, public facilities development, commercial rehabilitation and downtown revitalization projects, and related community development projects. Grant applications are given points for the project's ability to serve low- and moderate-income persons and mitigate community distress, and the financial impact and local need for the project.

During 2002, the CFF funded the following improvements in Indiana's small cities and rural areas:

- Water and sewer improvements – \$11.9 million;
- General public facilities improvements – \$4 million;
- Fire stations and equipment – \$2.6 million;
- Flood and drainage facilities -- \$2.1 million;
- Street and sidewalk improvements – \$1.8 million;
- Solid waste facilities -- \$273,000;
- Senior centers – \$1.3 million;
- Health facilities – \$200,000; and
- Facilities for persons with disabilities – \$469,000.

Community Economic Development Fund. The Community Economic Development Fund (CEDF) provides funding for economic development activities. Eligible activities include:

- Construction of infrastructure (public and private) in support of economic development projects;
- Loans or grants for the purchase of manufacturing equipment, real property or structures, rehabilitation of facilities, purchase and installation of pollution control equipment, mitigation of environmental problems via capital asset purchases; and
- Grants to applicants for job-training costs for low- and moderate-income persons as a limited clientele activity.

Projects are evaluated on the following criteria:

- Importance of the project to Indiana's economic development goals;
- Number and quality of new jobs to be created;
- Economic needs of the affected community;
- Economic feasibility of the project and the financial need of the affected firm, and the availability of private resources; and
- The level of private sector investment in the project.

During the 2002 program year, CDBG dollars were used through the CEDF to fund almost \$2.9 million of economic development activities for commercial and industrial facilities.

Technical assistance. Indiana annually sets aside one percent of its allocation for technical assistance activities. The Technical Assistance program is designed to provide, through direct IDOC staff resources or by contract, training and technical assistance to units of local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements. In 2002, \$218,705 of CDBG funding was allocated to technical assistance related to economic development activities.

Planning grants. In 2002, \$2.3 million of CDBG grant monies funded planning grants and feasibility studies. Planning grants are available to units of local government to carry out project-specific planning activities that assist the community in meeting its community development needs. The types of planning grants to which funding was allocated ranged from water and sewer infrastructure improvement assessments to plans for special needs facilities to downtown revitalization studies.

Housing activities. IDOC annually allocates \$5 million of CDBG funding to IHFA for housing activities including rehabilitation of owner occupied and rental units, transitional housing, and emergency shelters and planning activities. During program year 2002, \$5.2 million was allocated to IHFA for housing activities (these funds are included in the housing activities reported in this chapter).

Economic development activities. CDBG funds were used to support a number of economic development activities during program year 2002, including job training and workforce development, supplemental savings accounts (used for education and housing downpayments), and neighborhood revitalization activities. Almost \$2.9 million was allocated to commercial and industrial improvements related to economic development and more than \$400,000 was allocated to technical assistance and financial assistance to nonprofits for economic development work. In addition, IDOC created two new programs in 2000 that were implemented in 2001 and continued in 2002: a brownfields initiative and a basic skills training program. With the current downturn in the national economy, there have been more inquiries of the CDBG economic development programs and the brownfield program. Approximately \$900,000 was allocated to property improvement activities during program year 2002.

CEDF program activities. The Indiana Department of Commerce's FY2002 method of distribution for CDBG funds included an allocation of \$4 million to the IDOC's CEDF. The goal and emphasis of such funding is the creation of employment opportunities for low- and moderate-income persons. Such eligible activities include grants to units of local government for providing assistance for public infrastructure improvements and job training activities related to specific local development projects. To date, the IDOC has used the CEDF funding to provide infrastructure improvements to new and expanding industries that are creating new employment opportunities for low- and moderate-income persons statewide.

The CEDF Program has a sub-program entitled the Industrial Development Infrastructure Program (IDIP). IDOC gives priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate-income employment opportunities.

Infrastructure improvements. In addition, the IDOC has \$4 million appropriated each year of the current biennium (\$8 million total) for infrastructure improvements in support of economic development activities that do not meet the requirements for CDBG funds; this program administered by the IDOC is entitled the Industrial Development Grant Fund (IDGF).

Basic skills training. In response to the need for quality jobs for low-income workers expressed in the 2002 Consolidated Plan regional forums, IDOC began allocating funds in 2001 to new and basic skills training programs. The Governor of Indiana has also made training one of his top priorities for his second term in office. The new training program (a Skills 2016 program – www.in.gov/doc/skills2016) is targeted at those needing basic skills (including ESL).

The program regulations include the following:

- Trainees must be Indiana residents;
- Eligible applicants are units of local governments in nonentitlement cities;
- Training must benefit low and moderate-income workers; and
- Funds will be directed toward training unskilled and semi-skilled persons to acquire skills necessary to enhance their advancement opportunities and incomes.

During program year 2002, one grant was awarded as part of the CDBG Training Program to Industrial Infrastructure Investments Program in Crawfordsville County. One hundred twenty-one new jobs were created with 96 of the position going to low-to-moderate-income workers.

During program year 2002, representatives from the IDOC's regional offices met with manufacturing companies from across the State. During their meetings, they explained all of the IDOC programs for which the company may be eligible, including the CDBG program. Approximately 1,000 companies are met with and exposed to this program each year.

Individual Development Accounts. In 1997, the State enacted legislation that provided State funding for Individual Development Accounts (IDAs) for eligible low-income recipients. IDAs provide resources for both housing and community development. The purpose of IDAs is to supplement individual savings accounts used for the following activities:

- Expenses for post-secondary education at an Indiana institution of higher education;
- Expenses for accredited vocational training intended to lead to employment;
- Expenses for the purchase of a primary residence; and
- Withdrawals for the purpose of starting a business or purchasing an existing business.

The activities must be undertaken by the IDA holder or their dependent.

IDOC matches eligible IDA-holders on a \$3 to \$1 basis for individual deposits into IDAs. There is a \$900 per year maximum for State IDA matching, which leverages at least \$300 of personal funds saved by the IDA holder. Only earned income (as defined by Federal and State tax codes) can be matched by State funds. IDOC is authorized to award up to 800 IDAs per year.

During the first five years of the program, IDOC allocated 3,200 accounts to Community Development Corporations (CDCs) throughout Indiana. CDCs award IDAs to eligible individuals and support their successful use.

The IDA program has already made a real difference in the lives Hoosiers:

- During the 2003-2004 budget year the Indiana Department of Commerce (IDOC) has awarded 218 new IDA state accounts and 222 tax credit accounts. IDOC will also continue to fund the 1,600 existing IDA accounts currently allocated to organizations.
- In 2002, of the 300 participants who made withdrawals, 16 percent utilized their IDA funds for business capitalization, 3 percent for employment training programs, 25 percent for home purchases and 48 percent for post secondary education expenses.
- In 2001, of the 234 participants who made withdrawals, 21 percent utilized their IDA funds for business capitalization, 20 percent for home purchases and 38 percent for post secondary education expenses.

- In 2001, a single-mother of two sons used her IDA savings of \$4,200 to help pay the closing costs and down payment on her own home. She plans to use the remaining two years of her savings to pay down the principal on her new home.
- A mother of three children, used her IDA account to help pay for her B.S. in Organizational Management at Oakland City University. Over a two year period she used \$4,200 of her IDA savings to finance her education. She told the Bedford Urban Enterprise Association, “My son will be attending college in four years and I plan on using my IDA account to help pay for his college education. I know education is the key to success...”

Since the beginning of the program, IDOC has received applications from CDCs for 6,582 state-matched IDAs though only 4,218 were available. The IDOC has 46 partner CDCs and 37 partner financial institutions in the IDA program. Currently, Indiana has the largest number of participating partners in an operating state-supported IDA program in the United States. These CDCs have enrolled over 1,000 individuals, who have opened saving accounts at these financial institutions.

Neighborhood revitalization. In addition to the neighborhood and downtown revitalization activities (both actual revitalization projects and planning projects), the State utilizes its Neighborhood Assistance Program (NAP) income tax-credit resources to fund various neighborhood revitalization and housing activities. This is a statewide program administered by IDOC that awards state income tax credits to various eligible community-based nonprofits for projects that benefit low- and moderate-income households. There was a total of \$2.5 million per year of NAP tax credits available between program years 2001 and 2002 and the IDOC awarded 77 organizations \$2,488,146 tax credits that in turn leveraged \$4,976,293.

Housing activities. Since 1991, IDOC has contracted with IHFA to administer CDBG funds allocated to housing activities. The program has been funded with \$5 million annually from the State’s CDBG allocation. Activities administered by IHFA are discussed throughout the CAPER and include the following:

- Rehabilitation of owner-occupied units and rental housing for low- and moderate-income persons;
- Rehabilitation of transitional housing units;
- Rehabilitation or new construction of emergency shelters and youth shelters;
- Rehabilitation of migrant and seasonal farmworker housing;
- Planning activities, such as housing needs assessments and site specific feasibility studies; and
- Voluntary acquisition and demolition of residences located in floodplain areas.

During FY2002, 65 percent of the CDBG housing program funds were allocated to owner-occupied rehabilitation; 19 percent was used to fund new construction of migrant farmworker housing; 7

percent was used for housing needs assessment and feasibility studies; 7 percent was allocated to rental rehabilitation projects; and 2 percent was used for emergency shelter acquisition.

Other community development activities. During 2001 and 2002, IDOC has undertaken a massive strategic planning process, reviewing various economic and demographic data, assessing Indiana's competitive position relative to other states and regions, and considering countless organizational options in order to arrive at the creation of a "new" Department of Commerce. This year-long process has included the following activities and tasks:

- Economic and demographic profile
- Competitive assessment
- Regional input
- Best practices – statewide delivery systems
- Best practices – program areas
- Regionalism

Seven divisional areas have been reduced to two, Program Operations and Professional Services. In October 2002, IDOC set up 12 regional offices located throughout the State to provide one-stop services for economic and community development. The offices service anywhere from four to eleven counties with three employees in each office. The employees will serve as the first point of contact for the citizens of Indiana. Typically each office has one economic development specialist, one community development specialist and one administrative support staff. Although the initial feedback has been positive, the process is still in its infancy.

National objectives. Programs funded with CDBG dollars must meet one of the following national objectives:

- Benefit low- and moderate-income persons;
- Prevent or eliminate slums or blight; and
- Meet other community development needs having a particular urgency because existing conditions pose a serious or immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

As documented below, the State did not have any failures in fulfilling these national objectives during program year 2002. The State's Consolidated Plan certifies that no less than 70 percent of the aggregate funding for those years will accrue to the benefit of low- and moderate-income persons in keeping with Section 104(b) of 1992 Housing and Community Development Act (HCDA).

Community development programs. This report demonstrates that Indiana's programs are directed principally toward benefiting low- and moderate-income persons. By definition, direct beneficiaries must make application for assistance to units of local government and must be income-eligible in

order to participate in grant programs such as housing rehabilitation. One hundred percent of such beneficiaries should be of low- and moderate-income.

For projects which propose an area of indirect benefit, such as certain public facilities projects, indirect beneficiaries were determined at the time of funding and were required to meet the 51 percent low- and moderate-income threshold in order to be considered for funding. Under the CFF Program, projects with beneficiaries exceeding the 51 percent threshold, are given a competitive advantage in the scoring process (i.e., the higher the low- and moderate-income percentage, the higher the score). Benefit percentages are verified using HUD census data or by local certified income surveys which meet HUD-promulgated standards. Emphasis upon exceeding the 51 percent threshold in order to gain a competitive advantage in the project rating/scoring process has resulted in the State substantially exceeding a ratio of 51 percent benefit to low- and moderate-income persons.

Indiana's grant programs that focus on economic development and job creation/retention also require compliance with the 51 percent benefit threshold to low- and moderate-income persons. The State's applicable programs require that a minimum of 51 percent of the jobs to be created or retained be held/made available to persons of low- and moderate-income. The income characteristics of those persons actually hired, or those who will be retained, must be verified individually (and documented) or be maintained by an agency certified under the federal Workforce Improvement Act (WIA). Projects that propose to create or retain jobs must describe the process for determining the actual number of jobs taken by, or made available to, persons of low- and moderate-income in the application process. The State also requires a binding job-creation agreement between the grantee (unit of local government) and the industry to be assisted which stipulates that a minimum of 51 percent of the jobs to be created/retained will be held by, or made available to, persons of low- and moderate-income.

Staff project monitors of the IDOC's Grants Management Office require documented substantiation of such job creation or retention by local grantees to preclude a disallowance of grant expenditures. The Grants Management Office also requires semi-annual reports on all grants that include reporting attainment levels respective to beneficiaries of project funding.

These collective strategies have resulted in an average of well over 90 percent of the State's CDBG projects being directed toward benefiting persons of low- and moderate-income, as evidenced by the low- and moderate-income performance by fiscal year reported in this report.

In summary, CDBG Program and all other programs have met both the statutory requirement and the State's own certification respective to benefiting persons of low- and moderate-income in its various federally-funded grant programs.

Housing programs. IHFA requires semi-annual and close-out reports from CDBG grantees to document attainment levels respective to beneficiaries of project funding. In program year 2002, 96 percent of the State's CDBG housing program beneficiaries are persons of low- and moderate-income. Therefore, the CDBG housing program administered by IHFA is in full compliance with the State of Indiana certification that no less than 60 percent of the aggregate funding for fiscal years 1988, 1989, and 1990 will accrue to the benefit of low- and moderate-income persons, and no less than 70 percent of CDBG expenditures for grants made since November 1990 will benefit persons of low- and moderate-income.

Actions taken to avoid displacement. As a general policy, IHFA requires all grantees to take all reasonable steps to minimize displacement as a result of CDBG or HOME assisted housing programs. IHFA encourages applicants to:

- Consider during development feasibility whether or not displacement will occur;
- Ensure, whenever possible that residential occupants of buildings to be rehabilitated are offered an opportunity to return;
- Plan rehabilitation projects to include “staging” if it would minimize displacement; and
- Follow notification and advisory service procedures carefully to ensure that families do not leave because they are not informed about plans for the project or their rights.

IHA discusses URA and Section 104(d) requirements during group start-up training sessions for all new grantees and during one-on-one technical assistance sessions. IHFA compliance staff monitor grantee documentation of URA compliance during on-site interim and final monitorings.

Program Income

Included with this years report is a listing of one hundred forty-two (142) projects approved by the Department of Commerce (DOC) for projects which use locally-retained CDBG program income generated by recaptured funds from DOC.s former CDBG-funded Investment Incentive Program (IIP). The Grants Management office has developed a separate contractual and financial tracking system for these local projects which use/expend CDBG program income. A number of these projects use CDBG program income to provide matching funds for approved community Focus Fund or Industrial Development Infrastructure Program projects awarded by DOC in lieu of local governmental revenues and/or private funding. As you are aware, the Department of Commerce (DOC) has a policy of requiring local matching funds (private and/or local governmental revenues) for its CDBG-funded projects although such is not required by the Housing and Community Development Act, as amended (except for the two-percent for CDBG state administrative costs). DOC’s Grants Management Office has expended considerable time and personnel resources toward developing and implementing management systems, which can control, track and report use of such locally-retained CDBG program income. We believe that the present system meets the intent of HUD requirements and, having allocated in excess of \$18 million of program income to approved projects to date, we believe we will eventually fully expend all locally-retained program income (except for a few DOC-approved locally-administered revolving loan funds capitalized with local program income) on projects which meet Title I and national objectives of the Housing and Community Development Act, as amended.

Exhibits III-16 and III-17 on the following pages contain the program income report and list the projects using program income.

Exhibit III-16.
CDBG Program Income, FY2002

Program Income Reports							
Grantee	Cut off Date	Quarterly Report	Previous Quarter Cash Balance	Quarterly Receipts	Quarterly Disburse	Current Quarter Cash Balance	Intended Use
Brookston	Oct-90	Jun-00	\$44,098.91	\$170.83	\$44,269.74	\$0.00	Storm Sewers - PI-99-007
Clayton	Nov-87	Jun-02	\$28,492.30	\$70.73	\$0.00	\$28,563.03	RLF-Economic Development
Columbus		Jun-02	\$49,398.15	\$350.40	\$0.00	\$49,748.55	RLF-Economic Development
Columbus		Jun-02	\$421,757.84	\$17,573.13	\$32,187.23	\$407,143.74	RLF-Housing
Crawfordsville	Mar-91	Jun-02	\$47,604.42	\$165.15	\$0.00	\$47,769.57	PI-02-003 as local match for ID-01-003
Edinburgh	Nov-87	Jun-02	\$38,434.32	\$143.55	\$0.00	\$38,577.87	
Elwood		Jun-02	\$334,447.85	\$646.41	\$0.00	\$335,094.26	RLF-Economic Development
Farmersburg		Jun-00	\$5,845.70	\$61.83	\$5,907.53	\$0.00	Fire Truck Purchase
Fowler	Jan-89	Jun-02	\$170,844.66	\$0.00	\$28,951.58	\$141,893.08	Local match for CF-00-207 (Housing)
French Lick	Jun-91	Jun-02	\$3,861.69	\$8.94	\$0.00	\$3,870.63	
Goodland	Apr-90	Jun-02	\$91,222.41		\$91,222.41	\$0.00	Economic Development
Hamilton	Jan-91	Jun-02	\$24,654.99	\$135.47	\$0.00	\$24,790.46	
Jasper		Jun-02	\$184,782.18	\$815.36	\$0.00	\$185,597.54	
Kendallville	Apr-91	Jun-02	\$113,071.04	\$424.42	\$0.00	\$113,495.46	
Madison	Jul-91	Dec-00	\$1,175.21	\$0.00	\$1,175.21	\$0.00	PI-98-005
Madison County		Jun-02	\$387,937.65	\$12,380.52	\$121,667.88	\$278,650.29	RLF-Economic Development
Marion		Jun-02	\$456,517.56	\$27,751.60	\$413,510.63	\$70,758.53	Approved RLF
Munster	Apr-86	Jun-02	\$153,462.88	\$586.76	\$0.00	\$154,049.64	
Nappanee	Aug-91	Jun-02	\$19,596.80	\$0.00	\$0.00	\$19,596.80	CF-93-158, PI-93-013, CF-97-142, PI-00-005
North Manchester	May-91	Jun-02	\$79,008.27	\$1,796.50	\$0.00	\$80,804.77	
Parker City	May-91	Sep-00	\$0.00	\$57,678.66	\$57,678.66	\$0.00	PI-97-001 & Local Match for CF-98-222
Richmond	Apr-93	Jun-02	\$238,150.36	\$15,928.12	\$157,941.36	\$96,137.12	for PI-02-001
Rushville		Jun-02	\$157,332.73	\$4,667.47	\$0.00	\$162,000.20	RLF-Economic Development
Rushville		Jun-02	\$35,676.88	\$3,344.91	\$0.00	\$39,021.79	RLF-Housing
Scottsburg		Dec-00	\$1,355.83	\$0.00	\$1,355.83	\$0.00	
South Whitley	Dec-91	Jun-02	\$94,512.88	\$450.96	\$0.00	\$94,963.84	
Vincennes		Mar-02	\$19,249.60	\$0.00	\$19,249.60	\$0.00	RLF-Economic Development
Washington		Jun-02	\$30,601.91	\$12,573.41	\$0.00	\$43,175.32	RLF-Economic Development
Williamsport	May-91	Jun-02	\$29,682.81	\$126.00	\$0.00	\$29,808.81	PI-99-011
Winchester		Jun-02	\$59,641.56	\$13,392.75	\$0.00	\$73,034.31	RLF
Winchester		Jun-02	\$22,092.95	\$2,648.84	\$0.00	\$24,741.79	Micro Loan Program
Totals			\$3,344,512.34	\$173,892.72	\$975,117.66	\$2,543,287.40	

Source: Indiana Department of Commerce.

Exhibit III-17.
CDBG Project Log, Program Income

	Grantee	Activity	Project Numer	Amount
1	Garrett	Zanxx, Inc.	PI-91-001	\$40,000.00
2	Bluffton	Crown Unlimited	PI-91-002	\$74,550.00
3	Bloomfield	Mectra Labs	PI-91-003	\$60,000.00
4	Batesville	Romweber	PI-91-004	\$214,000.00
5	Auburn	Cooper, Ind.	PI-91-005	\$136,945.00
6	Rushville	Ameitich	PI-91-006	\$104,000.00
7	Jasonville	Don Hose Hex	PI-91-007	\$93,000.00
8	Bloomfield	Mectra Labs	PI-91-008	\$65,000.00
9	Frankfort	Vecksmetal	PI-91-009	\$270,000.00
10	Hamilton	Infrastructure	PI-91-010	\$20,000.00
11	Huntingburg	Area Basis	PI-91-011	\$228,500.00
12	Orland	Madison Wire	PI-91-012	\$235,000.00
13	Madison	Grote Mfg.	PI-91-013	\$210,500.00
14	Columbus	Enkel	PI-91-014	\$57,250.42
15	Columbus	CED	PI-91-015	\$105,000.00
16	Portland	Match (CF-89-211)	PI-91-016	\$22,985.56
17	Columbus	HPI	PI-91-017	\$141,900.00
18	Campbellsburg	Helsel	PI-91-018	\$50,000.00
19	Greenwood	Alpine	PI-91-019	\$100,000.00
20	Campbellsurg	Match (CF-89-206)	PI-91-020	\$51,500.00
21	Columbus	Diamet	PI-91-021	\$50,000.00
22	Campbellsburg	Match (CF-89-105)	PI-91-022	\$15,717.73
23	Vincennes	Match (ID-89-033)	PI-91-023	\$31,500.00
24	Valparaiso	Petro-Boom	PI-91-024	\$105,000.00
25	Batesville	IDL's	PI-91-025	\$356,225.00
26	Richmond	Bldg. Demolition	PI-91-026	\$73,500.00
27	Shelbyville	Match (ID-89-027)	PI-91-027	\$75,000.00
28	Sellersburg	SerVend, Inc.	PI-91-028	\$132,983.07
29	Albany	Match (CF-90-304)	PI-91-029	\$17,117.05
30	Columbus	Instant Products	PI-91-030	\$2,512.72
31	Valparaiso	Match (ID-89-036)	PI-91-031	\$15,290.00
32	Columbus	Net Forge	PI-91-032	\$25,000.00
33	Beech Grove	Match (CF-91-234)	PI-91-033	\$45,296.41
34	Batesville	Memorial Bldg.	PI-91-034	\$494,750.00
35	Hamilton	Match (ID-98-030)	PI-91-035	\$22,053.00
36	Monticello	Match (CF91-119)	PI-91-036	\$82,232.93
37	Wabash	Match (ID-86-045)	PI-92-001	\$22,898.92
38	Rensellaer	Infrastructure	PI-92-002	\$176,052.00
39	Garrett	Match (ID89-034)	PI-92-003	\$51,744.00
40	Madison	Mach (CF-91-228)	PI-92-004	\$113,500.00
41	Bourbon	Match for HDF	PI-92-005	\$56,000.00
42	Greencastle	Match for HDF	PI-92-006	\$22,928.00
43	Madison	Madison Precision	PI-92-007	\$78,000.00
44	Madison	Arvin Sango	PI-92-008	\$310,500.00
45	Huntingburg	Match (HD-102-005)	PI-92-009	\$25,000.00
46	Walkerton	Match (CF-90-322)	PI-92-010	\$34,000.00
47	Dekalb Co.	Match CF-89-124)	PI-92-011	\$350,000.00
48	Salem	Match CF-90-110)	PI-92-012	\$150,395.00
49	Knox	Stelrea Corp.	PI-92-014	\$24,529.53
50	Richmond	Holland Cole	PI-92-015	\$45,000.00
51	Scottsburg	Fire Station	PI-92-016	\$300,000.00
52	Elkhart County	Planning	PI-92-107	\$8,900.00
53	New Pekin	Match (CF-89-219)	PI-92-018	\$23,375.00

Exhibit III-17.
Project Log, Continued

	Grantee	Activity	Project Numer	Amount
54	Elwood	Training Grant	PI-92-019	\$20,000.00
55	Alexandria	Sewer Line	PI-92-020	\$56,524.00
56	Batesville	Match CF-89-305	PI-92-021	\$110,000.00
57	Auburn	IDL #172	PI-92-022	\$244,175.34
58	Rushville	Match (CF-90-320)	PI-92-023	\$44,000.00
59	Floyd County	CSL Enterprises	PI-92-024	\$153,500.00
60	North Vernon	N.V.Drop Forge	PI-92-024	\$100,000.00
61	North Vernon	ONSPOT	PI-92-026	\$130,000.00
62	Alexandria	Match (CF-87-308)	PI-92-027	\$99,999.00
63	Auburn	CF-92-223	PI-92-028	\$465,878.30
64	Madison	Downtown Revitalization	PI-92-029	\$100,000.00
65	Goodland	Useful Products	PI-92-030	\$44,299.00
66	Greenburg	Valeo Engines	PI-92-031	\$47,000.00
67	Columbus	Bacoma Int.	PI-92-032	\$102,000.00
68	Wabash	CMI	PI-92-033	\$292,100.00
69	Madison	Match (CF-92-320)	PI-92-034	\$35,043.30
70	Laporte	Match (CF-92-326)	PI-92-035	\$65,639.74
71	Wabash	Match (CF-92-302)	PI-92-036	\$163,225.00
72	Nappanee	Match (HD-201-006)	PI-92-037	\$34,000.00
73	French Lick	Match (CF-93-207)	PI-93-001	\$3,672.58
74	Trafalgar	Technical Services	PI-93-002	\$12,028.76
75	Hamilton	Match (CF-92-208)	PI-93-003	\$100,000.00
76	Chesterton	Match (C8--86-039)	PI-93-004	\$58,463.16
77	Floyd County	CSL Enterprises	PI-93-005	\$71,768.01
78	Marion	Downtown Revitalization	PI-93-006	\$400,000.00
79	Elkhart County	Planning Grant	PI-93-007	\$11,370.00
80	Frankfort	TriMas Fasteners	PI-93-008	\$630,000.00
81	Angola	Match (CF-92-103)	PI-93-009	\$65,777.52
82	Vincennes	Match (CF-93-110)	PI-93-010	\$36,000.00
83	Plymouth	Match (CF-93-122)	PI-93-011	\$52,830.00
84	Batesville	Heartwood Mfg.	PI-93-012	\$320,000.00
85	Nappanee	Match (CF-93-158)	PI-93-013	\$30,343.56
86	Greenwood	Slum & Blight	PI-94-001	\$210,000.00
87	Dunkirk	ADA Requirements	PI-94-002	\$76,500.00
88	Decatur	Die Tech	PI-94-003	\$184,164.00
89	St. Joseph County	Housing/Road	PI-94-004	\$161,686.00
90	Elkhart County	Housing Project	PI-95-001	\$28,402.77
91	North Manchester	Daycare Center Rehab	PI-95-002	\$160,326.23
92	Parker City	Sewer System Improvements	PI-95-003	\$54,282.31
93	Dunkirk	Fire Truck	PI-96-001	\$139,474.57
94	Madison	Drainage Project	PI-96-002	\$129,212.00
95	Parker City	Planning	PI-97-001	\$34,438.00
96	Columbus	Drainage Project	PI-97-002	\$106,249.00
97	Kendallville	Senior Center	PI-97-003	\$38,500.00
98	Pulaski County	Sewer Expansion	PI-97-004	\$160,000.00
99	Markle	Sewer Facilities	PI-97-005	\$93,000.00
100	Richmond	gap/equipment	PI-98-001	\$385,000.00
101	Kendallville	ADA	PI-98-002	\$169,490.00
102	Marion	Slum/Blight	PI-98-003	\$900,000.00
103	Batesville	Job Creation	PI-98-004	\$91,000.00
104	Madison	Drainage	PI-98-005	\$135,039.93
105	Columbus	Repairs/Community Center	PI-98-006	\$38,894.00
106	Farmersburg	Slum/Blight	PI-99-001	\$309,900.79
107	Kendallville	Economic Development	PI-99-002	\$350,000.00

Exhibit III-17.
Project Log, Continued

	Grantee	Activity	Project Number	Amount
108	Washington	Housing Rehabilitation	PI-99-003	\$7,960.00
109	Scottsburg	Clearinghouse	PI-99-004	\$58,000.00
110	Marion	Slum/Blight	PI-99-005	\$490,000.00
111	Washington	Housing	PI-99-006	\$540,000.00
112	Brookston	Storm Sewer	PI-99-007	\$73,132.48
113	Columbus	Child Care Center	PI-99-008	\$80,000.00
114	Columbus	Housing Partnership, Inc	PI-99-009	\$10,000.00
115	Fowler	Planning	PI-99-010	\$31,000.00
116	Williamsport	Planning	PI-99-011	\$31,000.00
117	Richmond	Playground Equipment	PI-99-012	\$260,184.68
118	Richmond	Fire Truck	PI-99-013	\$495,205.00
119	Richmond	Skate Park	PI-99-014	\$135,000.00
120	Richmond	Slum/Blight Project	PI-99-015	\$300,000.00
121	Goodland	Job Creation	PI-99-016	\$50,000.00
122	Columbus	Job Training LMI for Employment	PI-00-001	\$25,000.00
123	Columbus	Slum/Blight	PI-00-002	\$109,101.79
124	Columbus	Planning	PI-00-003	\$80,000.00
125	Columbus	Acquisition/Public Services	PI-00-004	\$50,000.00
126	Nappanee	Planning	PI-00-005	\$27,000.00
127	Fowler	Local match for CF-00-207 (Housing)	PI-00-006	\$215,331.84
128	Washington	Equipment Purchase (Job Retention)	PI-00-007	\$276,004.06
129	Edinburgh	Planning (LMI)	PI-01-001	\$30,000.00
130	Goodland	Community Center (Area LMI)	PI-01-002	\$91,222.41
131	Winchester	Downtown Revitalization (S&B)	PI-01-003	\$79,500.00
132	Vincennes	Local match for PL-00-016 (LMI)	PL-00-016	\$21,500.00
133	Richmond	Public Facilities in support of housing (LMI)	PI-02-001	\$96,137.12
134	Elwood	Local match for sewer project (LMI)	PI-02-002	\$331,050.00
135	Crawfordsville	Local Match for ID-01-003, Jobs (LMI)	PI-02-003	\$48,098.42
136	Rushville	Local Match for CF-01-133	PI-02-004	\$192,000.00
137	Columbus	Public Services (LMI)	PI-02-005	\$33,000.00
138	Nappanee	Local Match for CF-02-101(LMI/LC)	PI-02-006	\$19,596.80
139	Clayton	Local match for sewer project CF-02-208 (LMI)	PI-02-007	\$28,635.00
140	South Whitley	Local match for downtown revitalization CF-02-234 (LMI)	PI-02-008	\$96,246.78
141	Edinburgh	Local match for water study PL-02-007 (LMI)	PI-02-009	\$15,108.27
142	French Lick	Local match for senior center PL-98-056 (LMI)	PI-02-010	<u>\$3,890.03</u>
				\$18,102,232.89

Source: Indiana Department of Commerce.

Administrative Funds

Exhibit III-18 shows the total amount of CDBG administrative costs incurred to date, by fiscal year, for both State and local administration of CDBG-funded projects for which closeout financial settlement has been completed. The date below does not include actual expenditures to date on grants which may still be in an active status and still drawing funds from the U.S. Treasury via the State.

Exhibit III-18.
Administrative Funds, CDBG, FY2001

Administrative Funds				
Grant Number	Amount of Allocation	Cumulative Grant Amount Expended	Total Admin DOC/Grantees	Percent of SFY Outlays
B-85-DC-180001	\$28,663,744.60	\$28,663,744.60	\$2,309,126.81	8.06%
B-86-DC-180001	\$24,679,846.00	\$24,679,846.00	\$1,799,627.11	7.29%
B-87-DC-180001	\$25,201,000.00	\$25,201,000.00	\$953,387.34	3.78%
B-88-DC-180001	\$24,307,000.00	\$24,307,000.00	\$1,335,733.06	5.50%
B-89-DC-180001	\$25,730,876.84	\$25,730,876.84	\$2,098,765.41	8.16%
B-90-DC-180001	\$20,491,848.70	\$20,491,848.70	\$1,159,595.28	5.66%
B-91-DC-180001	\$24,621,671.74	\$24,621,671.74	\$1,390,559.10	5.65%
B-92-DC-180001	\$29,160,254.60	\$29,160,254.60	\$906,741.47	3.11%
B-93-DC-180001	\$33,671,032.40	\$33,670,698.40	\$1,447,549.00	4.30%
B-94-DC-180001	\$37,611,694.51	\$37,611,694.51	\$1,696,456.00	4.51%
B-95-DC-180001	\$38,314,642.20	\$38,314,642.20	\$1,710,035.14	4.46%
B-96-DC-180001	\$37,152,000.00	\$37,106,941.13	\$2,024,628.60	5.46%
B-97-DC-180001	\$36,745,000.00	\$36,723,935.09	\$2,284,312.49	6.22%
B-98-DC-180001	\$34,377,981.23	\$33,888,130.89	\$3,329,971.57	9.83%
B-98-DU-180001	\$6,509,557.00	\$6,509,557.00	\$171,526.00	2.63%
B-99-DC-180001	\$36,484,000.00	\$35,862,331.01	\$2,356,487.00	6.57%
B-00-DC-180001	\$36,609,000.00	\$33,535,790.66	\$1,691,260.92	5.04%
B-01-DC-180001	\$38,130,000.00	\$31,428,002.64	\$811,641.40	2.58%
B-02-DC-180001	\$37,879,000.00	\$4,270,611.38	\$0.00	0.00%
B-03-DC-180001	\$38,019,000.00	\$0.00	\$0.00	0.00%

Source: Indiana Department of Commerce.

Fair Housing Activities

From May 2002 to 2003, the Indiana Civil Rights Commission (ICRC)/Indiana Fair Housing Task Force (Task Force), in which IDOC, IHFA and FSSA participate, reported the following accomplishments:

1. A speakers' bureau from the above two agencies was formed. A power point presentation explaining Indiana's Fair Housing Law was created for speakers to use. We also currently have bids out to produce a training video of Indiana Fair Housing Law. During this time period, 36 presentations in the form of informational booths and instructional presentations were done throughout the state.
2. Seven of ICRC's fair housing materials were translated into Spanish and braille. Titles and numbers of materials ordered are listed below:
 - Affirmatively Furthering Fair Housing in Your Community – 30,000 English and 5,000 Spanish brochures.
 - Voluntary Mediation Program – 50,000 English and 5,000 Spanish brochures.
 - Eight-Step Guide For Filing And Processing A Complaint – 60,000 English and 10,000 Spanish brochures.

- Your Home Is Your Castle – 20,000 copies of this brochure. Unlike the other materials reproduced in either English or Spanish, this brochure contains both English and Spanish together.
- You May Be A Victim Of... – 60,000 English and 5000 Spanish brochures.
- Fair Housing Advertising – 3,000 English and 1,000 Spanish booklets.
- Fair Housing Is The Law In Indiana – 40,000 English and 7,000 Spanish posters.

To date, the ICRC has received 97 orders for these materials from 48 of Indiana's counties. The materials have been so popular that we ran out of Spanish materials and many of the English. They are now in the process of doing a second printing.

3. The ICRC produced a fair housing billboard campaign with 30 billboards placed in 18 of Indiana's non-entitlement communities for a period of 5 months.
4. The ICRC is airing 3 60-second fair housing radio public service announcements to a proposed audience of 177,900 people, targeting Indiana's non-entitlement communities.
5. The AI charged the ICRC to establish a statewide database of all housing complaints filed in Indiana. The database currently contains 258 cases that were pending/active as of July 1, 2002. These cases are gathered from the 21 civil rights agencies throughout Indiana.

Exhibit III-19 on the following page shows the most recent State of Indiana AI Action Plan and accomplishments.

Exhibit III-19.
Year 2000 – 2001 Action Plan

A. Action Task – Establish of a statewide verification and documentation process for complaints	Activities	Accomplishments
<p>Goal To develop a strategy for the networking of statewide agency fair housing complaints with ICRC.</p> <p>Output Measures Completion of strategy to network the complaint database with other agencies.</p>	<ul style="list-style-type: none"> ■ ICRC will work to complete their data entry of complaint information to prepare for the community sharing and processing of statewide data. 	<ul style="list-style-type: none"> ■ The database to receive and process statewide housing discrimination complaint information has been designed. A description and a prototype of that data is attached to this section.
	<ul style="list-style-type: none"> ■ ICRC will develop a strategy for the networking of complaint information with other agencies. 	<ul style="list-style-type: none"> ■ Deputy Director Bruce Jefferson addressed the Indiana Consortium of State & Local Human Rights Agencies to obtain their willingness to participate in this effort and to train them in the process for submitting complaint information.

B. Action Task – Continue to monitor the progress of equal access to housing in the state	Activities	
<p>Goal</p> <p>To enhance the Statewide Fair Housing Committee efforts throughout Indiana</p> <p>Output Measures</p> <p>Increase non-entitlement area representatives on the Indiana Fair Housing Task Force by 10 percent.</p>	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> Target representatives from non-entitlement communities and under-represented segments of the housing industry to become members of the task force 	<ul style="list-style-type: none"> Twelve new members have been recruited to the Fair Housing Task Force (FHTF). Half of these (6) are either from non-entitlement communities and /or under-represented segments of the housing industry. Those members include: <p>Southern Indiana Rehabilitation Services – Troy Human Relations Commission – Marion Rural Rental Housing Association – Decatur Housing Authority – Michigan City Human Rights Commission – Columbus Richard Espinosa, Urban League – Fort Wayne</p>
	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> Network with other enforcement agencies to increase fair housing presence within the state and the Fair Housing Task Force membership 	<ul style="list-style-type: none"> The ICRC, the Fort Wayne Metropolitan Human Relations Commission and the Northwest Indiana Open Housing Center received FHIP grants to conduct Fair Housing billboard campaigns. These agencies coordinated their efforts to achieve, as nearly as possible, statewide billboard coverage.
<p>Goal</p> <p>To update the Analysis of Impediments to Fair Housing Choice and establish a process for continuous review of fair housing issues.</p> <p>Output Measures</p> <p>Completion of draft of the Analysis of Impediments and an approved update process</p>	<p>Consolidated Plan Coordinating Committee and Indiana Fair Housing Task Force Representatives</p> <ul style="list-style-type: none"> Develop strategy to have the <i>Analysis of Impediments to Fair Housing Choice</i> drafted Develop process to update and evaluate action tasks proposed in the plan Plan and implement annual review process for the purpose of discussing fair housing progress 	<ul style="list-style-type: none"> Dr. Linda Keys of Ball State University has been contracted as a consultant to perform these AI action tasks.
	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> Develop strategy to update fair housing data collection and assessment of findings annually 	<ul style="list-style-type: none"> The database to receive and process statewide housing discrimination complaint information has been designed. A description and a prototype of that data is attached to this section.

C. Action Task – Continue to improve fair housing intra/inter agency coordination of activities	Activities	
<p>Goal To improve fair housing coordination statewide with particular emphasis on non-entitlement areas</p> <p>Output Measures The development of a comprehensive Consolidated Plan document that includes the Analysis of Impediments to Fair Housing Choice data and analysis</p> <p>Increase non entitlement area representation on the Indiana Fair Housing Task Force by 10% and increase distribution of fair housing information throughout the system</p>	<p>IDOC, IHFA, FSSA, ISDH and ICRC</p> <ul style="list-style-type: none"> Continue to partner with Indiana Fair Housing Task Force and provide leadership and financial and human resources for the implementation of task force activities. 	<ul style="list-style-type: none"> The 2001 and 2002 Fair Housing Summits were partially financed (\$10,000 each year) by HOME grants provided by IHFA. In addition, these agencies have representation on the FHTF.
	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> Provide the Consolidated Plan Coordinating Committee updates of their activities and continue to have representation on the committee. 	<ul style="list-style-type: none"> Two members of the FHTF attend regular Consolidated Plan Coordinating Committee meetings and provide updates on Task Force Activities. The information and coordination between these two organizations has improved.
	<p>Consolidated Plan Coordinating Committee</p> <ul style="list-style-type: none"> Work more closely with representatives from the Task Force to ensure coordination of activities and to provide financial and human support when needed 	

D. Action Task – Develop methods to seek out violators of fair housing regulations	Activities	
<p>Goal To enhance the tester program</p> <p>Output Measures The development of a strategy for the permanent funding of the tester program Computerization of tester program files</p> <p>Goal To increase the number of testers and tests statewide</p>	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Work with the Indiana Fair Housing Task Force to develop a proposal for funding of the tester program ■ Research funding alternatives for the tester program ■ Conduct tester training in two non-entitlement areas ■ Receive FHIP Grant to fund tester & other programs 	<ul style="list-style-type: none"> ■ A HOME grant from IHFA provided funds to advertise for testers in those areas of the State where testers are lacking and to provide mileage reimbursement and a \$25 stipend per completed test for volunteer testers. Many new testers have been recruited; however, tester training in two non-entitlement areas has not yet been conducted.
<p>Output Measures Calculation of baseline of tester and tests to be used to increase the number of testers and tests in Indiana by 2 percent and 5 percent yearly.</p>	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Develop process to computerize test program ■ Evaluate process, make appropriate changes and implement changes <p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Calculate number of testers and tests in FY2000 to determine a baseline of activity ■ Increase testers and tests by 2% and 5% respectively 	<ul style="list-style-type: none"> ■ The tester database was updated in 2001. Additional fields were added to each tester's demographic information to assist in appropriately matching testers to the discrimination complaint. ■ The FY2000 baseline for testers and tests has been established. The number of testers has been increased accordingly. We are currently in the process of organizing tests to satisfy the quotas in this action plan activity.

E. Action Task – Continue Education Programmatic Thrust	Activities	Accomplishments
<p>Goal To continue to enhance understanding of fair housing throughout Indiana</p> <p>Output Measures Annual Fair Housing Summit hosted in a non-entitlement city</p> <p>Increase the number of county/city representatives who can provide training/workshops to agencies, Realtors and housing stakeholders in the field</p> <p>Increase the number of contracts and workshops presently conducted outside of entitlement areas by 20 percent</p>	<p>Indiana Housing Finance Authority</p> <p>Continue to require that each grantee take action to further fair housing that reaches the entire community and not just residents of the IHFA-funded projects or low-income residents when conducting fair housing activities</p>	<ul style="list-style-type: none"> ■ The 2000 Third Annual Fair Housing Summit was held in Muncie, IN. While Muncie is an entitlement city, moving the summit site out of Indianapolis was an attempt to provide educational training events in various locations throughout the State. Because Muncie lacked a central location, attendance was poor. In 2001, the summit was moved back to Indianapolis. The 2001 Summit was attended by 187 people; the 2002 Summit was attended by 316 people.
	<p>Indiana Housing Finance Authority</p> <p>Continue to require communities that have fair housing ordinance in place to take some other action to affirmatively further fair housing.</p>	
	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Continue to target non-entitlement areas for distribution of brochures and location of workshops ■ Continue to distribute the Indiana Civil Rights Commission's brochure, "You May Be a Victim," to residents by IHFA grantees through affordability period. <p>Indiana Civil Rights Commission and IHFA</p> <ul style="list-style-type: none"> ■ Continue to update program brochures to reach all populations including providing information in multi-lingual, Braille and large print formats. 	<ul style="list-style-type: none"> ■ With funds from both a FHIP and HOME grant, 294,000 brochures in both English and Spanish are in the printing process. While at least one housing agency in each of Indiana's 92 counties will receive these materials, non-entitlement communities will be the target for the bulk of these materials. A list and brief description of each of these materials is attached. ■ IHFA continues to require grantees to distribute the "You May Be A Victim" to all residents throughout the affordability period. IHFA forwards copies of the brochures to all its grantees and they have residents sign a receipt sheet to document the files. IHFA checks compliance during close-out monitoring and again through on-site tenant file reviews.

E. Action Task – Continue Education Programmatic Thrust, (continued)	Activities	Accomplishments
	Indiana Housing Finance Authority <ul style="list-style-type: none"> Continue to host their Annual Affordable Housing Conference where a session on fair housing will be presented. 	<ul style="list-style-type: none"> IHFA continues to host its Annual Affordable Housing Conference.
	Indiana Civil Rights Commission and IHFA <ul style="list-style-type: none"> Continue to provide technical assistance, and presentations on fair housing as well as partner with providers to present fair housing training. 	<ul style="list-style-type: none"> The Task Force formed a Speakers' Bureau in 2001. A powerpoint presentation and overheads were designed to assist speakers. With HOME grant funds, a training video of the Indiana Fair Housing Act is also being produced to assist speakers. From April 1, 2001 to April 30, 2002, the ICRC and the Task Force provided the following fair housing education and outreach events: <ul style="list-style-type: none"> 13 Conference Exhibits (Incl. info. materials) 20 Instructional Presentations 8 Outreach Presentations 4 Media Presentations 2 Statewide Summits

E. Action Task – Continue Education Programmatic Thrust, (continued)	Activities	Accomplishments
<p>Goal</p> <p>To continue to enhance Fair Housing Month as a major emphasis in the education of Indiana residents on the rights and requirements of fair housing</p> <p>Output Measures</p> <p>Increase non-entitlement number of activities and publicity notifications of events by 10 percent and that of participants residing in non-entitlement areas by 5 percent</p> <p>Increase support of the Fair Housing Summit by soliciting an increased number of scholarships</p>	<p>Indiana Fair Housing Task Force (continue last year’s program as outlined below)</p> <ul style="list-style-type: none"> ■ Governor: Provide a proclamation recognizing fair housing month and its activities ■ Lt. Governor: Promote the Annual Fair Housing Summit in his weekly column ■ Task Force: Announce and circulate Summit information throughout the State with emphasis on distribution of information in non-entitlement cities ■ Consider offering scholarship opportunities for Fair Housing Summit to be completed in future ■ Lower registration fee to encourage more participation ■ Housing Summit organizers offer legal continuing education credit this year ■ For those who are unable to attend the Summit for longer than a day conference, shorten to one day 	<ul style="list-style-type: none"> ■ Each year Governor O’Bannon provides a proclamation declaring April as Fair Housing month. Also, Lt. Governor Kernan focused one of his weekly newspaper columns in April on the Fair Housing Summit. ■ ICRC, along with several other Task Force agencies, mailed out a total of 7,000 Summit registration brochures. The Task Force member from the Indianapolis Housing Agency mailed 2000 brochures to Indiana’s Title 8 landlords. And in 2002, for the first time, the Summit was also promoted in 18 statewide newsletters. ■ The Federal home Loan Bank of Indianapolis and the Task Force provided 22 scholarships to this year’s Summit. Most of these scholarships went to people who work for legal aid services, law and social work college students. ■ This year the Task Force offered CLE credit for three workshops: Insurance Redlining Predatory Lending Fair Housing Rights for Persons with Disabilities The Task Force was not able to offer CE credit for Realtors. Workshops must be 2 hours in length to be eligible for CE credit. Summit workshops were only 1.5 hour in length. ■ Both one-day and two-day registrations were offered for this year’s Summit.

Fair housing ordinance requirements. IDOC requires that before a unit of local government may receive federal CDBG, a local fair housing ordinance must be formally adopted.

It is IHFA policy that during the timeframe of each CDBG and HOME housing award to local units of government, the grantee must complete an action to affirmatively further fair housing. Each grantee is given a copy of the most recent HUD-approved sample fair housing ordinance. IHFA staff encourage grantees to adopt a fair housing ordinance if there is not one in place or update the existing ordinance if it has been in place for some time. IHFA does not, however, mandate the specific fair housing action that the grantee must take.

As part of their semi-annual reports, CDBG and HOME local units of government are required to update IHFA regarding the actions that will be taken during the timeframe of the CDBG or HOME award to affirmatively further fair housing. IHFA compliance staff track the completion of the fair housing activity as part of the interim and/or final grant monitoring conducted for each award. IHFA does not process grant closeout paperwork until the grantee demonstrates that it has completed an action to affirmatively further fair housing.

For those repeat grantees that have a current fair housing ordinance in place, IHFA staff often encourage educational initiatives to the community as a whole as the action to affirmatively further fair housing. Some grantees choose to distribute brochures, which explain fair housing to their citizens, while others hold fair housing educational sessions for citizens, landlords and/or realtors. IHFA staff often refer grantees to the Indiana Civil Rights Commission (ICRC) when they are working to develop or carry out an educational initiative.

Beginning in July 1993, field monitors from IDOC and IHFA began issuing findings of program deficiency to grantees receiving CDBG funds that could not provide documentation relating to development of a program to further fair housing within their communities. One method of documentation that the State recognizes as compliance with fair housing statutes is the adoption and enforcement of a fair housing ordinance at the local level. Currently, Indiana has received a total of 410 ordinances and/or resolutions. Of these, 277 have been adopted by towns, 72 have been adopted by cities and 61 have been adopted by counties.

Fair housing complaints. IDOC and IHFA immediately respond to all local fair housing complaints received and refer all complaints to the Indiana Civil Rights Commission (ICRC) for investigation.

Fair housing education. Each year, IHFA coordinates a statewide affordable housing conference that is attended by a broad spectrum of participants in the housing industry including developers, contractors, lenders, nonprofit agencies and units of local government. In August 2002, IHFA approved a \$100,000 subrecipient agreement with the ICRC to affirmatively further fair housing choice and improve fair housing education by:

- Conducting the sixth annual statewide Fair Housing Summit;
- Developing a training video and television public service announcements. The video will be used by ICRC's speakers' bureau during training presentations;

- Reprinting educational materials in English and Spanish;
- Supporting a Fair Housing Activities Coordinator. This person will oversee these activities funded under this award as well as coordinate the activities of the Fair Housing Task Force; and
- Participating as an exhibitor at conferences and other events to educate the public about issues of housing discrimination. Exhibits were placed at the following conferences:
 - Fiesta Indianapolis Festival
 - Indiana Rural Development and Rural Rental Housing Association of Indiana Conference
 - Women and Work Conference
 - Governor's Planning Council for People with Disabilities Conference
 - Indiana Fair Housing Task Force Summit
 - Indianapolis Neighborhood Partnership Home Fair
 - Hip Hop & Our Community: A Public Conversation
 - Sixth Annual Mental Health Symposium
 - Third Annual Statewide Summit on Hispanic/Latino Issues
 - 17th Annual Community Economic Development Conference
 - Indiana Consortium of State and Local Human Rights Agencies
 - Latino Family Fun Fest
 - African Unity Festival

Other fair housing activities. The State was also involved in a number of additional activities to affirmatively further fair housing, including the following:

- IHFA continues to require all CDBG and HOME grantees to provide a fair housing educational brochure to each beneficiary of CDBG and HOME assistance throughout the project affordability period. IHFA also requires all grant recipients and subrecipients to display the fair housing poster. Additionally, all CDBG and HOME funded rental developments should display the fair housing poster in any common area of the development.
- IHFA has a three-year HOME subrecipient agreement with the IACED. One component of the program is to provide training and technical assistance to CHDOs, grant administrators, local units of government, nonprofits and regional planning commissions on HOME development and compliance issues. At least one training will be offered on fair housing and equal opportunity.
- IHFA is continuing to look into making all of its compliance brochures available in Spanish.

- IHFA continues to market the Authority's programs during such events as the Indiana Black Expo, local homebuyer fairs, Indiana Association of Cities and Towns of Indiana counties, SIRDOP Fall Symposium, Fair Housing Conference, and various other events held throughout the State.

Activities in Support of Affordable Housing and Community Development

Fill gaps in institutional structure. The 2002 Consolidated Plan discusses the institutions in the State that deliver housing and community development services to citizens. Despite the strengths and effectiveness of these many organizations and due to funding and labor constraints, gaps still exist in this institutional structure. One of the top-level goals of the FY2000 five-year plan is to enhance the local capacity for delivering housing and community development services. This goal was created as a result of needs expressed in the forums and public comment for increasing the resources (financially and technically) of the State's housing and community development organizations. This section discusses how the State worked to enhance local capacity during the 2002 program year.

Training and technical assistance. At the March 2000 Board meeting, IHFA awarded IACED its second three-year training and technical assistance subrecipient agreement of \$475,000. The purpose of this award is to provide training and technical assistance to housing and community development organizations in the State. During the contract period, IACED conducted the following training courses:

- Davis Bacon
- Project Development – Parts I-V
- Environmental Review
- Section 106 Historic Review
- Lead Regulations Implementation
- Risk Assessor Technical Assistance
- Rehabilitation Construction
- Fair Housing
- Building HOME
- Income Qualification – 2 sessions
- On Solid Ground
- Fundamentals of Financial Management
- Essential Components of Real Estate Development

Additionally, in 2002, IACED received an award of \$169,000 to coordinate the following trainings:

- Project Development Training
- Nonprofit Housing Management Specialist Certification
- Environmental Review
- Section 106 Historic Review
- Income Qualification
- 2-Day Training to be determined at IHFA's discretion

To date, IACED has coordinated and provided a Certificate for Housing Asset Management (CHAM) foundational course and is working on coordinating a Project Development Training in fall 2003. IACED has offered this class a number of times in the past years and they are working to improve the course.

Certified Housing Development Organizations. IHFA has continued its priority of increasing the capacity of Certified Housing Development Organizations (CHDOs). IHFA considers CHDOs to be an excellent vehicle to develop and implement programs that address the specific housing needs of the communities they serve.

A recurring finding in the State's Consolidated Plan research is the need for general operating funds for housing and community development organizations. The large majority of the grants that these organizations receive are specifically dedicated to project development, and few dollars are available for the administrative and operational activities necessary for such development. IHFA has consistently dedicated funding to CHDOs for the purpose of expanding their capacity and promoting their ability to develop and implement affordable housing. During program year 2002, IHFA awarded \$719,360 in such operational grants. Recipients of these awards are required to implement direct HOME-funded housing activities within 24 months of receiving the award. Exhibit III-20 lists the recipients of these awards in 2002.

Exhibit III-20.
CHDO Operating Grants, FY2002

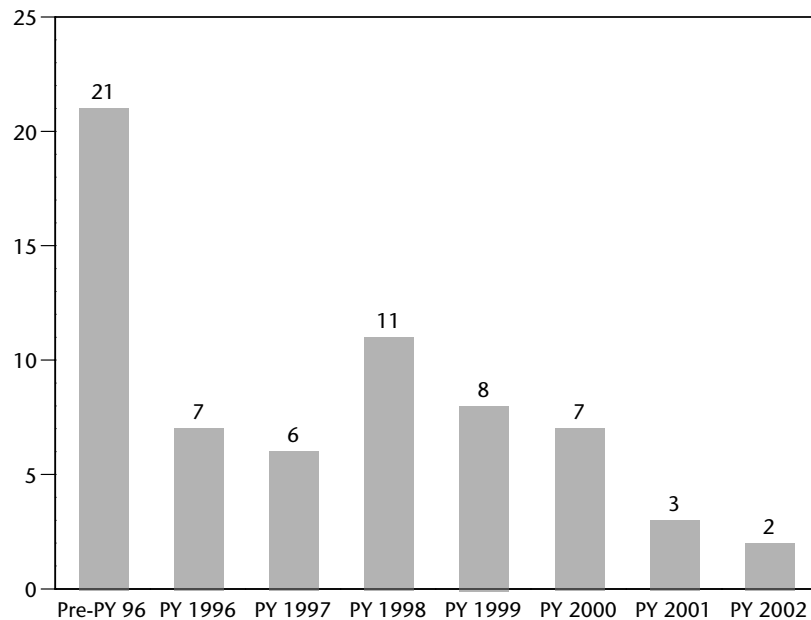
CHDO	Primary County	Award Date	Award Amount
Area 12 Council on Aging & Community Services	Dearborn	8/29/2002	\$30,000
Area IV Development, Inc.	Tippecanoe	8/29/2002	\$30,000
Blue River Services, Inc.	Harrison	12/12/2002	\$30,000
EARN, Inc.	Elkhart	4/24/2003	\$30,000
Elkhart Housing Partnership, Inc.	Elkhart	4/24/2003	\$30,000
Genesis Outreach, Incorporated	Allen	4/24/2003	\$30,000
Haven House Services, Inc.	Clark	12/12/2002	\$30,000
Hoosier Uplands Economic Development Corporation	Lawrence	8/29/2002	\$30,000
Housing Opportunities, Inc.	LaPorte	4/24/2003	\$30,000
Human Services Inc	Bartholomew	12/12/2002	\$30,000
Interlocal Community Action Program Inc	Hancock	12/12/2002	\$30,000
LaCasa of Goshen, Inc.	Elkhart	12/12/2002	\$30,000
Montgomery County Housing Development, Inc.	Montgomery	4/24/2003	\$29,360
New Albany-Floyd County Community Housing Development Org.	Floyd	12/12/2002	\$30,000
New Hope Services, Inc.	Clark	8/29/2002	\$30,000
Ohio Valley Opportunities Inc	Jefferson	12/12/2002	\$30,000
Opportunity Housing, Inc. of Putnam County	Putnam	4/24/2003	\$30,000
Providence Housing Corporation	Vigo	12/12/2002	\$30,000
Quality Housing Development, Inc.	Delaware	12/12/2002	\$30,000
Rising Sun and Ohio County Senior Citizens Housing, Inc.	Ohio	12/12/2002	\$30,000
Rural Opportunities Housing Corporation of Indiana	Delaware	8/29/2002	\$30,000
Southeastern Indiana Community Preservation & Development Corp.	Ripley	8/29/2002	\$30,000
Southern Indiana Homeownership, Inc.	Knox	4/24/2003	\$30,000
The Affordable Housing Corporation of Marion, Indiana	Grant	4/24/2003	\$30,000
Total			\$719,360

Source: Indiana Housing Finance Authority.

IHFA also works to increase the number of nonprofits that are certified as CHDOs and eligible for HOME funds. Two new CHDOs were certified during 2002. Exhibit III-21 shows the number of CHDOs receiving certification by year.

Exhibit III-21.
CHDOs by Year of
Certification

Source:
Indiana Housing Finance Authority.



Development specialists. The Development Division of IHFA’s Community Development Department has three staff members who are available to assist potential applicants as they work toward creating affordable housing programs. Each of the development specialists are assigned a portion of the State in which they promote the CDBG and HOME programs and provide technical assistance upon request.

Private partnerships. IHFA continues to encourage the development of public/private partnerships for affordable housing developments. Due to the leverage and match requirements of the CDBG and HOME programs, private lending institutions are frequently involved in providing a portion of the financing necessary to construct a housing development. Additionally, IHFA has built a strong partnership with lending institutions in the State through the First Home Plus program that links HOME downpayment assistance with Mortgage Revenue Bond (MRB) financed mortgages for low- and moderate-income buyers.

Subrecipient agreements. During the 1999 program year, IHFA established “Policies and Guidelines for Applying for HOME Investment Partnerships Program Subrecipient Administration Funds.” This policy governs IHFA’s acceptance and funding of proposals from nonprofit corporations (as designated under Section 501(c)(3) of the Internal Revenue Code) and public agencies. The proposals must be for activities that have a statewide impact and serve to further the Authority’s efforts in one or more of the following areas:

- General management, oversight and coordination of the HOME program;
- Provision of public information to residents and citizen organizations participating in the planning, implementation, or assessment of projects being assisted with HOME funds;
- Activities that affirmatively further fair housing;
- Compilation of data in preparation of the State Consolidated Plan; and
- Compliance with other Federal requirements such as affirmative marketing, minority outreach, environmental review, displacement, relocation and acquisition, labor standards, lead-based paint and conflict of interest.

Proposals are accepted twice a year. IHFA also reserves the right to initiate subrecipient agreements with nonprofit organizations and public agencies for specific HOME administrative activities. The subrecipient grants allocated during program year 2002 are discussed throughout this section under the relevant need category. Exhibit III-22 shows the subrecipient awards made in program year 2002.

Exhibit III-22.
Subrecipient Awards, 2002 and 2003

Grantee	Award Date	Award Amount
Environmental Management Institute, Inc.	4/23/2003	\$29,625.00
Indiana Association for Community Economic Development, Inc.	12/12/2002	\$169,000.00
Indiana Civil Rights Commission	8/29/2002	\$100,000.00
Indiana Coalition on Housing and Homeless Issues	8/29/2002	\$45,000.00

Note: The grants are anticipated to serve populations statewide.

Source: Indiana Housing Finance Authority.

Activities to reduce poverty. The State of Indiana does not have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan strategy and action plan is anti-poverty related because a stable living environment is also a service delivery platform. Many of the strategies developed for the FY2000 five-year plan (specifically goals 3 and 4) directly assist individuals who are living in poverty. As such, the majority of the programs discussed throughout this report are targeted to persons with low-incomes.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the State and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Education and skill development is another, related important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty.

Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and provide resources such as childcare, transportation and job training to enable individuals to enter the workforce. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

In addition, efforts to eliminate discrimination in all settings – which the State actively pursues through fair housing activities and M/WBE contracting opportunities – are an important anti-poverty strategy.

Affirmative marketing plans. Since 1997, IHFA has required HOME grantees with five or more homebuyer or rental units to sign off on IHFA's HOME Recipient and Subrecipient Affirmative Marketing Procedures and Certifications. IHFA asks homebuyer and rental grantees with five or more HOME-assisted units the following questions about their marketing plans as part of its Affirmative Marketing Plan monitoring:

- Does the grantee have an IHFA-approved Affirmative Marketing Plan?
- Is the grantee evaluating their marketing procedures annually?
- Who has the grantee identified as underserved in their housing market? (Families with children, single parents, elderly, persons with disabilities, minorities, other).
- What marketing efforts has the grantee carried out to reach the underserved populations? (Media outlet, community outreach, social service referral network, other).
- Provide a description of the grantee's affirmative marketing efforts and results.

In fall 2000, IHFA met with HUD staff to clarify what is required for affirmative marketing procedures. In order to meet HUD's recommendations, IHFA did the following:

- IHFA revised its monitoring handbook;
- In December 2000, IHFA sent out a memo to all grantees regarding the affirmative marketing procedures and outlining requirements that must be enforced immediately;
- In the spring 2001, IHFA staff included an article in the IHFA quarterly newsletter regarding HOME Affirmative Marketing Procedures. The article covered questions such as: What is affirmative marketing? When does affirmative marketing apply? What are some examples of affirmative marketing that we can use for our development? How would the HOME affirmative marketing requirements apply when targeting a special needs group?

Contracting opportunities for M/WBEs. The State of Indiana has established a goal that 10 percent of federal grants be contracted to minority-owned business enterprises (MBE) and women-owned business enterprises (WBE) involved in construction, materials supply, consulting and architecture.

CDBG grantees. In order to ensure that the CDBG grant recipients have made a good faith effort to reach this 10 percent goal, they are required to document all actions taken to reach the goal and forward this information to the recipient's designated Civil Rights Officer before any work has begun on the project. This documentation includes the names of all potential minority and women business owners spoken with, and the reasons owners were not selected for the project, if applicable. The recipient's Civil Rights Officer then forwards said documentation to the State's Civil Rights Specialist.

HOME/CDBG grantees. The 10 percent goal is also communicated to all CDBG housing and HOME grantees at start-up training sessions and in the Grant Implementation Manual. IHFA also provides grant recipients with the website address to obtain the resource directory of minority and women-owned businesses and informational materials on compliance with procurement guidelines for MBE/WBE participation. Grantees must document all actions taken to ensure that they have made a good faith effort to solicit MBE/WBE firms. This documentation includes the names of all potential MBE/WBE firms contacted about contracting opportunities and, if the firms were not chosen for participation in the project, the reasons why not.

IHFA expects minority participation in its CDBG and HOME programs to reflect the representation of minorities in each funded community's low- and moderate-income population. Since minorities make up such a small percentage (around one percent) of Indiana's non-entitlement cities, such participation can be relatively minor. Minority participation is most concentrated in larger non-entitlement cities and in North Central Indiana.

State activities. Due to the importance of Minority Business Enterprises, the State, through its Commission on minority business development is providing a program to promote, encourage and assist in the development of such enterprises. One means of achieving growth is the publication and use of the *Minority Business Directory*. The web link for this directory (www.state.in.us/idoa/minority) is distributed to Indiana corporations, as well as State agencies to help identify and solicit minority business enterprises, products and services.

In addition, the State is required to submit reports on recipients' efforts in assuring that minority and women-owned business contractors have an opportunity to provide services and goods on CDBG projects.

M/WBE contracts in FY2002. During program year 2002, IHFA CDBG grantees reported a total of five contracts awarded to minority-owned businesses, for a total value of \$51,159. In addition, 33 contracts were awarded to women-owned firms with a total value of \$675,278. HOME grantees reported no contracts awarded to minority-owned firms, and 14 contracts awarded to women-owned businesses totaling \$576,093. Exhibit III-23 on the following page shows the CDBG and HOME grants made with contracts to M/WBE firms.

Exhibit III-23.**M/WBE Contracts Made as a Result of HOME/CDBG Funding, FY2002**

Contractor Name	Program	ID number	Contract Amount	M/WBE code
Arter Construction	CDBG MBE	314-64-8349	\$5,000	2
Arter Construction	CDBG MBE	314-64-8349	\$27	2
Breden Electric	CDBG WBE	35-1796649	\$8,650	1
Breden Electric	CDBG WBE	35-1796649	\$4,650	1
Breden Electric	CDBG WBE	35-1796649	\$3,250	1
Brenner Design	HOME WBE	35-1846933	\$79,000	1
Brenner Design	HOME WBE	35-1846933	\$79,000	1
Brenner Design	HOME WBE	35-1846933	\$79,000	1
C.C. Boone & Co.	HOME WBE	35-1949122	\$23,496	1
Carr Construction	CDBG WBE	35-1172375	\$5,000	1
Construction Concepts	CDBG MBE	35-1336594	\$10,186	2
Construction Concepts	CDBG MBE	35-1336594	\$12,696	2
D & J Plumbing & Heating	CDBG WBE	38-3510275	\$335	1
D & J Plumbing & Heating	CDBG WBE	38-3510275	\$3,345	1
Hardwood Wholesale Supply	HOME WBE	35-1747528	\$86,866	1
Hardwood Wholesale Supply	HOME WBE	35-1747528	\$86,866	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$25,000	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$26,803	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$29,900	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$21,370	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$25,000	1
Infilseal, Inc.	CDBG WBE	35-1562508	\$2,445	1
J.K. ROGERS	CDBG WBE	35-1562508	\$22,000	1
January Jones	HOME WBE	315-92-2958	\$1,500	1
Kenna Consulting & Management	HOME WBE	35-2111020	\$22,500	1
Ladwig Plumbing	HOME WBE	35-2060918	\$2,500	1
M & W Construction	CDBG WBE	306-56-5450	\$15,000	1
M & W Construction	CDBG WBE	306-56-5450	\$175	1
Mendenhall & Associates	HOME WBE	315-96-3093	\$25,000	1
Mendenhall & Associates	HOME WBE	315-96-3093	\$32,000	1
Mendenhall & Associates	HOME WBE	315-96-3093	\$15,000	1
Nickens Construction	CDBG MBE	316-40-8685	\$23,250	2
Star Development	CDBG WBE	35-2045649	\$60,000	1
Star Development	CDBG WBE	35-2045649	\$60,000	1
Star Development, Inc.	CDBG WBE	35-2134279	\$60,000	1
Star Development, Inc.	CDBG WBE	35-2134279	\$60,000	1
Tammy Parkinson	CDBG WBE	304-86-3216	\$524	1
Tammy Parkinson	CDBG WBE	304-86-3216	\$318	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$24,297	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$14,332	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$20,070	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$25,558	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$11,440	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$21,612	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$19,702	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$25,048	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$14,057	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$21,935	1
Tim & Daughters Inc.	CDBG WBE	303-52-9348	\$18,082	1
Tucker Building	CDBG WBE	35-1895463	\$25,380	1
Tudor Floors	HOME WBE	35-1545629	\$21,683	1
Tudor Floors	HOME WBE	35-1545629	\$21,683	1
Total			\$1,302,531	

Note: 1 = Women; 2 = African American; 3 = Native American; 4 = Latino American; 5 = Asian/Pacific American; 6 = Others.

Source: Indiana Housing Finance Authority.

In 1996, the State instituted a policy allowing a five percent rebate of grant awards to communities who successfully complete projects utilizing no less than five percent (in dollars of the total grant amount) minority participation on IDOC CDBG projects. The rebate, which is also equal to five percent of the grant amount, may be spent on any CDBG eligible project of the communities' choice. The community must advise the State prior to the initiation of the minority business' participation of their intent to attempt to achieve this goal.

Monitoring of Compliance with HOME Funding Regulations

During program year 2002, IHFA was involved in a number of monitoring activities. These included:

- As of October 2002, in order to ensure that all of units are being rehabilitated or constructed in compliance with the IHFA adopted standards or the local rehabilitation standards, whichever is the more strict, IHFA hired an inspector for the HOME & CDBG program. The inspector goes on site to the development or developments twice during the award period, (1) either 50% of award expenditure or half-way through the award period whichever occurs first and (2) when the unit is completed.
- IHFA will still contract out interim inspections of all HOME units, and also inspect CDBG emergency shelters during the affordability period. The inspection of the CDBG emergency shelters is a new addition.
- IHFA issued a memorandum to all HOME, CDBG and Trust Fund recipients clarifying the insurance requirements of IHFA. The memo detailed the required coverage, policies and documentation for Builder's Risk, Contractor Liability, and Property Insurance.
- IHFA also issued a memo detailing several procedural changes, including the suspension policy, claim forms and draw policy, acquisition policy, HOME, CDBG and Trust Fund appraisals, pro-forma requirements, completion reports, and inspection policies.

Monitoring of Compliance with CDBG Funding Regulations

The final phase of the CDBG project is the closeout monitoring review process. A representative from IDOC conducts an on-site monitoring of the grant documentation, financial records, and actual facility and improvements. The purpose of the monitoring visit is to verify that the project has met the grantee's stated goals and objectives and all of the federal CDBG regulations: 24 CFR 570.489 (d), 24 CFR 570.503 and OMB Circular A-133. The monitoring review takes approximately three hours. Within 30 days from the date of the monitoring meeting, IDOC forwards a letter to the grantee informing them of their grant status. This letter will either inform the grantee that the performance was found to be in compliance with all CDBG and IDOC regulations and thus is able to proceed to the next step of the closeout process, or that issues were raised at the monitoring meeting that were not in compliance with CDBG and IDOC regulations and will necessitate the grantee to satisfactorily resolve the issues within 30 days. During program year 2002, 119 grants were monitored.

During the last fiscal year, IDOC implemented a plan to begin monitoring all subrecipients at least once a year during the five year period following grant closeout. This is done to ensure the beneficiaries as defined in the original agreement are being served.

Civil Rights Performance Monitoring Activities by the State

Process and standards. The IDOC evaluates grantees' and subrecipients' employment practices in order to determine whether or not equal opportunity guidelines are followed in advertising vacancies, such as stating they are an "EEO employer." The State's field monitors review grantees' civil rights files to determine if there have been any EEO complaints filed against a grantee within five years. The field monitors also review records of complaints, and responses to complaints if any, regarding alleged discrimination in the provision of program benefits.

There are numerous procedures that must be followed and policies that must be adhered to for both the grantee and their contractors to assure compliance with these requirements. All policies and procedures must be fully documented to provide adequate record of civil rights compliance. In addition, the grantee must fully document the characteristics of the population of the area in which the project will be implemented in order to determine the specific actions that must be taken to ensure civil rights compliance.

Results of monitoring reviews. Upon completion of the final monitoring visit, a grantee will receive a formal monitoring letter outlining strengths and weaknesses in project management systems. The letter will list those areas of compliance that were reviewed and detailed results of that review.

State findings. Findings are reported when the review of the grantee's performance reveals specific identifiable violation of a statutory regulatory requirement about which there is no question. When a finding is issued, the grantee is requested to formally respond within a specified period (typically 30 days) as to those steps the grantee will make to remedy and/or prevent a recurrence of the violation. If specific steps have already been taken to remedy a finding, the field monitor must verify before clearing the finding. Once the review indicates that satisfactory action has taken place, the field monitor will send a letter to the grantee indicating the finding has been resolved.

Leveraging Resources

The leveraging requirements of the CDBG and HOME programs differ considerably. Exhibit III-24 on the following page shows the match/leverage requirements by housing activity type for the 2002 program year.

Exhibit III-24.
Matching and Leveraging Requirements

Activity Type	CDBG or Trust Fund Leverage Requirement (% of award)	CDBG or Trust Fund Beneficiary Income Restrictions (% of area median income)	HOME Match Requirement (% of HOME award minus admin., environ., review & CHDO operating costs)	HOME Beneficiary Income Restrictions (% of area median income)
Emergency Shelter ⁽¹⁾	10%	30%	—	—
Youth Shelter ⁽¹⁾	10%	30%	—	—
Migrant/Seasonal Farm Worker Housing ⁽¹⁾	10%	30%	—	—
Traditional Housing	10%	80%	25%	60%
Rental Housing	10%	80%	25%	60%
Homeownership Counseling/Down Payment	10% - Trust fund only	80% - Trust fund only	25%	80%
Homebuyer - New Construction/Rehabilitation	10% - Trust fund only	80% - Trust fund only	25%	80%
Owner-Occupied Rehabilitation	10%	80%	25%	80%

Note: ⁽¹⁾ Beneficiaries of these activities are members of groups presumed by HUD to be of low- and moderate-income (victims of domestic violence, homeless persons, and migrant/seasonal farm workers) and presumed by IHFA to be at or below 30% of area median income.

Source: Indiana Housing Finance Authority.

The State of Indiana requires a 10 percent leverage requirement for all CDBG funds expended. IHFA grantees have used a variety of funding sources to meet this requirement, including Federal Home Loan Bank grants, Rural Development grants, contractor contributions, cash contributions and cash from local government general funds.

The HOME program contains a regulatory requirement that all project costs be matched by 25 percent in non-federal funding. The HOME regulations outline the very specific types of HOME-eligible matching funds, and IHFA must document expenditures of matching funds by individual sites. HOME grantees often use Federal Home Loan Bank grants, savings from below-market interest rate loans and donations of property as match for their HOME awards. Additionally, IHFA documents the MRB financing used in the First Home program as a match.

Self Evaluation

In preparation for the coming operational and fiscal year, IHFA and IDOC consider ways to improve implementation of the CDBG and HOME programs they administer. This evaluation includes reviewing the clarity of program application packages and the efficiency of the application process, and determining if changes in scoring priorities or eligible activities are necessary to meet the housing needs identified in the annual Consolidated Plan. During the 2002 program year, the agencies will implement the following as a result of findings from their self evaluations:

- After 14 years of keeping the CDBG programs consistent, the IDOC is planning to do a strong evaluation. Each current program will be evaluated for its effectiveness and a determination will be made if the needs met by the program are still relevant in 2003.
- In determining the needs to be met by the programs, all eligible activities will be considered, not just those that have been utilized in the past. With the current downturn in the national economy, there have been more inquiries on CDBG economic development programs. The brownfields program, piloted in 2001, will also be expanded.
- During the 2001 program year, IHFA revised its application package after conducting public input to solicit suggestions for the revisions. IHFA retained the revised application packages for the 2002 program year. IHFA had received many comments from recipients requesting that the application packages be used longer than one year due to their familiarity with the documents.

Additional Program Information

The final exhibit summarizes how the state's programs meet the HUD requirements for fulfilling housing and community development needs.

The schedules that follow the exhibit show the CDBG housing and HOME awards that were made and closed during program year 2002. The schedules also demonstrate how the awards were distributed among racial, ethnic, and special needs populations and across income levels.

**Exhibit III-25. Summary of Housing and Community Development Activities
Program Year 2002**

[illegible]

***HOME Awards Made During Program Year 2002
(July 1, 2002 - June 30, 2003)***

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Area 12 Council on Aging & Community	CW-002-007	\$30,000.00	8/29/2002	4/ 7/2003	0	CHDO Operating Funds	CLOSED
Area IV Development, Inc.	CW-002-008	\$30,000.00	8/29/2002	9/12/2002	0	CHDO Operating Funds	OPEN
Bloomington Restorations, Inc.	PD-002-008	\$10,000.00	12/12/2002	2/18/2003	0	CHDO Predevelopment Loan	OPEN
Blue River Services, Inc.	CW-002-013	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Christ Temple Community Development	HM-003-001	\$210,000.00	1/23/2003	4/ 7/2003	5	Transitional Housing - Rehabilitation	OPEN
Community Action Program, Inc. of Western	CH-002-011	\$336,500.00	9/26/2002	1/28/2003	8	Rental - New Construction	OPEN
Community Action Program, Inc. of Western	HM-003-013	\$336,000.00	5/22/2003	8/18/2003	8	Rental - New Construction	OPEN
Desert Rose Foundation, Inc.	HM-002-012	\$364,000.00	9/26/2002	1/ 7/2003	10	Transitional Housing - Rehabilitation	OPEN
Dugger Improvement, Inc.	HM-002-013	\$400,000.00	9/26/2002	2/19/2003	10	Rental - New Construction	OPEN
EARN, Inc.	CW-003-002	\$30,000.00	4/24/2003	5/ 1/2003	0	CHDO Operating Funds	OPEN
EARN, Inc.	PD-002-005	\$26,800.00	8/29/2002	10/23/2002	0	CHDO Predevelopment Loan	OPEN
Elkhart	HM-003-014	\$250,000.00	5/22/2003		10	Homebuyer - New Construction	PENDING
Elkhart Housing Partnership, Inc.	CW-003-003	\$30,000.00	4/24/2003	5/ 1/2003	0	CHDO Operating Funds	OPEN
Environmental Management Institute, Inc.	SR-03-01	\$29,625.00	4/23/2003	5/ 7/2003	0	HOME Subrecipient Agreement	OPEN
Family Christian Development Center, Inc.	HM-003-002	\$220,000.00	1/23/2003	5/21/2003	11	Homebuyer - New Construction	OPEN
Family Services of Delaware County, Inc.	HM-002-014	\$450,000.00	9/26/2002	7/ 6/2003	10	Transitional Housing - New Construction	OPEN
Gas City Historical Society	HM-003-009	\$93,300.00	5/22/2003		3	Rental Rehabilitation	PENDING
Genesis Outreach, Incorporated	CH-003-008	\$52,500.00	5/22/2003		1	Transitional Housing - Rehabilitation	PENDING
Genesis Outreach, Incorporated	CW-003-004	\$300,000.00	4/24/2003	5/ 1/2003	0	CHDO Operating Funds	OPEN
Guerin, Inc.	PD-002-009	\$24,000.00	12/12/2002	2/ 7/2003	0	CHDO Predevelopment Loan	OPEN
Guerin, Inc.	PS-002-003	\$6,000.00	12/12/2002		0	CHDO Seed Money Loan	PENDING
Habitat for Humanity Hamilton County, Inc.	HM-002-015	\$418,000.00	9/26/2002	2/21/2003	8	Homebuyer - New Construction	OPEN
Habitat for Humanity of Indiana, Inc.	HM-002-016	\$112,000.00	9/26/2002	3/10/2003	16	HOC/DPA	OPEN
Habitat for Humanity of Indiana, Inc.	HM-003-003	\$118,996.00	1/23/2003	4/ 7/2003	17	HOC/DPA	OPEN
Haven House Services, Inc.	CW-002-014	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Hendricks County Community Development	HM-003-004	\$270,000.00	1/23/2003	5/ 7/2003	16	Owner-Occupied Rehabilitation	OPEN
Hoosier Uplands Economic Development	CH-003-001	\$750,000.00	1/23/2003	3/ 3/2003	19	Rental Rehabilitation	OPEN
Hoosier Uplands Economic Development	CW-002-009	\$30,000.00	8/29/2002	9/ 9/2002	0	CHDO Operating Funds	OPEN
Hoosier Uplands Economic Development	PD-002-006	\$5,000.00	8/29/2002	9/ 9/2002	0	CHDO Predevelopment Loan	OPEN
Hoosier Uplands Economic Development	PS-002-002	\$25,000.00	8/29/2002	2/19/2003	0	CHDO Seed Money Loan	OPEN

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Hoosier Veterans Assistance Foundation,	HM-003-005	\$722,000.00	1/23/2003	4/23/2003	20	Transitional Housing - Rehabilitation	OPEN
HOPE of Evansville, Inc.	HM-003-015	\$250,000.00	5/22/2003	7/14/2003	45	HOC/DPA	OPEN
Housing Authority of the City of Goshen	HM-003-016	\$380,000.00	5/22/2003		9	Transitional Housing - Rehabilitation	PENDING
Housing Opportunities, Inc.	CH-003-002	\$250,000.00	1/23/2003	6/13/2003	5	Homebuyer - New Construction	OPEN
Housing Opportunities, Inc.	CW-003-005	\$30,000.00	4/24/2003	5/14/2003	0	CHDO Operating Funds	OPEN
Housing Opportunities, Inc.	HM-003-017	\$66,150.00	5/22/2003	6/ 6/2003	15	HOC/DPA	OPEN
Housing Partnerships, Inc.	CH-003-009	\$601,280.00	5/22/2003	8/11/2003	12	Homebuyer - Rehabilitation & New	OPEN
Housing Partnerships, Inc.	PD-002-010	\$25,000.00	12/12/2002	3/17/2003	0	CHDO Predevelopment Loan	OPEN
Howard Community Hospital	HM-003-010	\$300,000.00	5/22/2003		25	Rental - New Construction	PENDING
Human Services Inc	CW-002-015	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Indiana Association for Community Economic	SR-02-10	\$169,000.00	12/12/2002	2/25/2003	0	HOME Subrecipient Agreement	OPEN
Indiana Civil Rights Commission	SR-02-08	\$100,000.00	8/29/2002	10/23/2002	0	HOME Subrecipient Agreement	OPEN
Indiana Coalition on Housing and Homeless	SR-02-09	\$45,000.00	8/29/2002	10/ 7/2002	0	HOME Subrecipient Agreement	OPEN
Interlocal Community Action Program Inc	CW-002-016	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Jeffersonville Housing Services Corporation	CH-003-010	\$135,000.00	5/22/2003	8/ 5/2003	3	Homebuyer - New Construction	OPEN
Kendallville Housing Authority	HM-003-011	\$170,000.00	5/22/2003		9	Rental - New Construction	PENDING
LaCasa of Goshen, Inc.	CH-003-003	\$312,500.00	1/23/2003		10	Homebuyer - Rehabilitation	PENDING
LaCasa of Goshen, Inc.	CW-002-017	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Linton	HM-003-018	\$300,000.00	5/22/2003	8/14/2003	9	Owner-Occupied Rehabilitation	OPEN
Montgomery County Housing Development,	CH-003-011	\$220,000.00	5/22/2003		5	Rental Rehabilitation	PENDING
Montgomery County Housing Development,	CW-003-006	\$29,360.00	4/24/2003	8/14/2003		CHDO Operating Funds	OPEN
Montgomery County Housing Development,	PD-002-011	\$30,000.00	12/12/2002	3/12/2003	0	CHDO Predevelopment Loan	OPEN
New Albany	HM-003-006	\$212,000.00	1/23/2003		8	Owner-Occupied Rehabilitation	PENDING
New Albany-Floyd County Community Housing	CH-003-012	\$116,395.00	5/22/2003	8/14/2003	4	Homebuyer - New Construction	OPEN
New Albany-Floyd County Community Housing	CW-002-018	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
New Hope Services, Inc.	CH-003-013	\$500,000.00	5/22/2003	8/ 7/2003	10	Homebuyer - New Construction	OPEN
New Hope Services, Inc.	CW-002-010	\$30,000.00	8/29/2002	9/12/2002	0	CHDO Operating Funds	OPEN
New Hope Services, Inc.	PD-002-007	\$30,000.00	8/29/2002	9/12/2002	0	CHDO Predevelopment Loan	OPEN
North Central Community Action Agencies Inc	CH-003-014	\$100,000.00	5/22/2003	8/12/2003	2	Transitional Housing - Rehabilitation	OPEN
Oaklawn Psychiatric Center, Inc.	HM-002-017	\$196,380.00	9/26/2002	1/28/2003	15	Rental - Acquisition Only	OPEN
Ohio Valley Opportunities Inc	CW-002-019	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Ohio Valley Opportunities Inc	PD-002-012	\$30,000.00	12/12/2002	2/18/2003		CHDO Predevelopment Loan	OPEN
Opportunity Housing, Inc. of Putnam County	CW-003-007	\$30,000.00	4/24/2003	5/14/2003	0	CHDO Operating Funds	OPEN

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Pathfinder Services Inc	CH-002-012	\$152,693.00	9/26/2002	1/30/2003	4	Homebuyer - New Construction	OPEN
Pathfinder Services Inc	CH-003-004	\$102,809.00	1/23/2003	4/11/2003	4	Homebuyer - New Construction	OPEN
Pathfinder Services Inc	CH-003-015	\$222,000.00	5/22/2003	7/30/2003	7	Homebuyer - New Construction	OPEN
Pathfinder Services Inc	CH-003-016	\$113,000.00	5/22/2003	7/30/ 200	4	Homebuyer - New Construction	OPEN
Pathfinder Services Inc	HM-002-018	\$200,000.00	9/26/2002	10/24/2002	38	HOC/DPA	OPEN
Pathfinder Services Inc	HM-003-007	\$290,000.00	1/23/2003	2/24/2003	50	HOC/DPA	OPEN
Providence Housing Corporation	CH-003-005	\$210,000.00	1/23/2003	4/ 7/2003	4	Homebuyer - New Construction	OPEN
Providence Housing Corporation	CH-003-017	\$460,000.00	5/22/2003	8/15/2003	11	Rental - New Construction	OPEN
Providence Housing Corporation	CW-002-021	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Providence Housing Corporation	PD-002-013	\$5,000.00	12/12/2002	2/ 7/2003	0	CHDO Predevelopment Loan	OPEN
Providence Housing Corporation	PD-002-014	\$9,800.00	12/12/2002	2/ 7/2003	0	CHDO Predevelopment Loan	OPEN
Providence Housing Corporation	PS-002-004	\$16,000.00	12/12/2002	5/ 1/2003	0	CHDO Seed Money Loan	OPEN
Providence Housing Corporation	PS-002-005	\$20,200.00	12/12/2002	4/24/2003	0	CHDO Seed Money Loan	OPEN
Quality Housing Development, Inc.	CW-002-022	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Region 3A Development & Regional Planning	HM-003-012	\$118,812.00	5/22/2003		6	Rental - New Construction	PENDING
Rising Sun and Ohio County Senior Citizens	CW-002-023	\$30,000.00	12/12/2002	1/22/2002	0	CHDO Operating Funds	OPEN
Rural Opportunities Housing Corporation of	CW-002-011	\$30,000.00	8/29/2002	9/20/2002	0	CHDO Operating Funds	OPEN
Southeastern Indiana Community	CW-002-012	\$30,000.00	8/29/2002	9/20/2002	0	CHDO Operating Funds	OPEN
Southeastern Indiana Community	HM-003-019	\$300,000.00	5/22/2003	6/13/2003	48	HOC/DPA	OPEN
Southern Indiana Homeownership, Inc.	CH-003-006	\$70,000.00	1/23/2003	3/12/2003	4	Homebuyer - Rehabilitation	OPEN
Southern Indiana Homeownership, Inc.	CW-003-008	\$30,000.00	4/24/2003	5/ 7/2003	0	CHDO Operating Funds	OPEN
The Affordable Housing Corporation of	CW-003-001	\$30,000.00	4/24/2003	6/ 3/2003	0	CHDO Operating Funds	OPEN
Vincent House, Inc.	HM-003-008	\$150,000.00	1/23/2003	4/29/2003	4	Transitional Housing - Rehabilitation	OPEN
Whitley Crossings Neighborhood Corporation	CH-003-007	\$300,000.00	5/22/2003	7/23/2003	8	Rental - New Construction	OPEN
Whitley Crossings Neighborhood Corporation	PD-002-015	\$16,300.00	12/12/2002	2/ 7/2003	0	CHDO Predevelopment Loan	OPEN
Whitley Crossings Neighborhood Corporation	PS-002-006	\$13,700.00	12/12/2002	3/17/2003	0	CHDO Seed Money Loan	OPEN
YWCA of St. Joseph County, Inc.	HM-002-020	\$700,000.00	9/26/2002	1/28/2003	20	Transitional Housing - New Construction	OPEN
Total		\$14,228,100.00			570		

***CDBG Awards Made During Program Year 2002
(July 1, 2002 - June 30, 2003)***

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Alexandria	PN-003-005	\$30,000.00	4/24/2003	5/15/2003	0	Feasibility Study	OPEN
Aurora	PN-003-001	\$20,000.00	4/24/2003	5/21/2003	0	Housing Needs Assessment	OPEN
Aurora	PN-003-006	\$30,000.00	4/24/2003	5/21/2003	0	Feasibility Study	OPEN
Bartholomew County	HD-002-006	\$109,102.00	9/26/2002	11/ 8/2002	20	Emergency Shelter - Acquisition Only	OPEN
Cambridge City	HD-002-013	\$300,000.00	9/26/2002	11/ 8/2002	12	Owner-Occupied Rehabilitation	OPEN
Centerville	PN-002-006	\$20,000.00	8/29/2002	10/11/2002	0	Housing Needs Assessment	OPEN
City of Martinsville	HD-002-007	\$300,000.00	9/26/2002	12/ 6/2002	12	Owner-Occupied Rehabilitation	OPEN
City of Rensselaer	PN-003-007	\$20,000.00	3/24/2003		0	Feasibility Study	PENDING
County of Ripley	PN-002-005	\$30,000.00	8/29/2002	10/23/2002	0	Housing Needs Assessment	OPEN
Delaware County	PN-002-008	\$30,000.00	12/12/2002	3/19/2003	0	Housing Needs Assessment	OPEN
Dugger	HD-003-001	\$300,000.00	1/23/2003	2/26/2003	16	Owner-Occupied Rehabilitation	OPEN
Edinburgh	HD-002-014	\$300,000.00	9/26/2002	10/30/2002	16	Owner-Occupied Rehabilitation	OPEN
Elwood	HD-003-002	\$499,000.00	1/23/2003	5/29/2003	104	Farmworker Housing - New Construction	OPEN
Franklin	HD-003-003	\$300,000.00	1/23/2003	4/30/2003	15	Owner-Occupied Rehabilitation	OPEN
Hagerstown	PN-003-002	\$20,000.00	4/24/2003	7/ 3/2003	0	Housing Needs Assessment	OPEN
Jay County	HD-002-010	\$300,000.00	9/26/2002	2/27/2003	27	Owner-Occupied Rehabilitation	OPEN
Johnson County	PN-002-010	\$30,000.00	12/12/2002	5/15/2003	0	Housing Needs Assessment	OPEN
Knox County	HD-002-011	\$400,000.00	9/26/2002	11/21/2001	80	Farmworker Housing - New Construction	OPEN
Lawrence County	PN-003-003	\$30,000.00	4/24/2003	6/13/2003	0	Housing Needs Assessment	OPEN
Middletown	HD-003-004	\$300,000.00	1/23/2003	3/11/2003	12	Owner-Occupied Rehabilitation	OPEN
Monroe County	HD-002-012	\$300,000.00	9/26/2002	11/ 8/2002	13	Owner-Occupied Rehabilitation	OPEN
Monroe County	PN-003-004	\$25,000.00	3/24/2003	5/27/2003	0	Housing Needs Assessment	OPEN
Montgomery County	PN-002-011	\$30,000.00	12/12/2002	4/ 7/2003	0	Housing Needs Assessment	OPEN
Morgan County	HD-003-005	\$300,000.00	1/23/2003	5/ 7/2003	13	Owner-Occupied Rehabilitation	OPEN
North Vernon	HD-002-008	\$496,625.00	9/26/2002	11/ 7/2002	68	Rental Rehabilitation	OPEN
Orange County	HD-003-006	\$200,000.00	1/23/2003	2/27/2003	7	Owner-Occupied Rehabilitation	OPEN
Rochester	PN-003-008	\$20,000.00	3/24/2003		0	Feasibility Study	PENDING
Rush County	HD-003-008	\$300,000.00	1/23/2003	4/ 7/2003	12	Owner-Occupied Rehabilitation	OPEN
Salem	HD-002-009	\$200,000.00	9/26/2002	11/27/2002	12	Owner-Occupied Rehabilitation	OPEN
Scott County	PN-002-012	\$30,000.00	12/12/2002	4/10/2003	0	Housing Needs Assessment	OPEN

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Steuben County	PN-002-013	\$30,000.00	12/12/2002	2/21/2003	0	Housing Needs Assessment	OPEN
Sullivan	HD-003-009	\$300,000.00	1/23/2003	3/10/2003	16	Owner-Occupied Rehabilitation	OPEN
The Board of Commissioners of the County of	PN-002-007	\$30,000.00	8/29/2002	10/ 2/2002	0	Housing Needs Assessment	OPEN
Town of Greens Fork	PN-002-009	\$20,000.00	12/12/2002	2/ 7/2003	0	Housing Needs Assessment	OPEN
Town of Orestes	HD-003-007	\$388,900.00	1/23/2003	5/16/2003	80	Farmworker Housing - New Construction	OPEN
Town of Straughn	HD-002-015	\$300,000.00	9/26/2002	10/ 8/2002	12	Owner-Occupied Rehabilitation	OPEN
Town of Van Buren	PN-002-014	\$20,000.00	12/12/2002	2/20/2003	0	Housing Needs Assessment	OPEN
Vigo County	HD-003-010	\$80,000.00	1/23/2003	4/ 7/2003	5	Owner-Occupied Rehabilitation	OPEN
Warsaw	HD-003-011	\$300,000.00	1/23/2003	3/ 6/2003	10	Owner-Occupied Rehabilitation	OPEN
Whitley County	PN-002-015	\$30,000.00	12/12/2002	2/20/2003	0	Housing Needs Assessment	OPEN
<i>Total</i>		\$6,768,627.00			562		

***CDBG and HOME Rehabilitation Awards Made During Program Year 2002
(July 1, 2002 - June 30, 2003)***

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Cambridge City	HD-002-013	\$300,000.00	9/26/2002	11/ 8/2002	12	Owner-Occupied Rehabilitation	OPEN
Christ Temple Community	HM-003-001	\$210,000.00	1/23/2003	4/ 7/2003	5	Transitional Housing - Rehabilitation	OPEN
City of Martinsville	HD-002-007	\$300,000.00	9/26/2002	12/ 6/2002	12	Owner-Occupied Rehabilitation	OPEN
Desert Rose Foundation,	HM-002-012	\$364,000.00	9/26/2002	1/ 7/2003	10	Transitional Housing - Rehabilitation	OPEN
Dugger	HD-003-001	\$300,000.00	1/23/2003	2/26/2003	16	Owner-Occupied Rehabilitation	OPEN
Edinburgh	HD-002-014	\$300,000.00	9/26/2002	10/30/2002	16	Owner-Occupied Rehabilitation	OPEN
Franklin	HD-003-003	\$300,000.00	1/23/2003	4/30/2003	15	Owner-Occupied Rehabilitation	OPEN
Gas City Historical Society	HM-003-009	\$93,300.00	5/22/2003		3	Rental Rehabilitation	PENDING
Genesis Outreach,	CH-003-008	\$52,500.00	5/22/2003		1	Transitional Housing - Rehabilitation	PENDING
Hendricks County	HM-003-004	\$270,000.00	1/23/2003	5/ 7/2003	16	Owner-Occupied Rehabilitation	OPEN
Hoosier Uplands Economic	CH-003-001	\$750,000.00	1/23/2003	3/ 3/2003	19	Rental Rehabilitation	OPEN
Hoosier Veterans	HM-003-005	\$722,000.00	1/23/2003	4/23/2003	20	Transitional Housing - Rehabilitation	OPEN
Housing Authority of the City	HM-003-016	\$380,000.00	5/22/2003		9	Transitional Housing - Rehabilitation	PENDING
Jay County	HD-002-010	\$300,000.00	9/26/2002	2/27/2003	27	Owner-Occupied Rehabilitation	OPEN
LaCasa of Goshen, Inc.	CH-003-003	\$312,500.00	1/23/2003		10	Homebuyer - Rehabilitation	PENDING
Linton	HM-003-018	\$300,000.00	5/22/2003	8/14/2003	9	Owner-Occupied Rehabilitation	OPEN
Middletown	HD-003-004	\$300,000.00	1/23/2003	3/11/2003	12	Owner-Occupied Rehabilitation	OPEN
Monroe County	HD-002-012	\$300,000.00	9/26/2002	11/ 8/2002	13	Owner-Occupied Rehabilitation	OPEN
Montgomery County Housing	CH-003-011	\$220,000.00	5/22/2003		5	Rental Rehabilitation	PENDING
Morgan County	HD-003-005	\$300,000.00	1/23/2003	5/ 7/2003	13	Owner-Occupied Rehabilitation	OPEN
New Albany	HM-003-006	\$212,000.00	1/23/2003		8	Owner-Occupied Rehabilitation	PENDING
North Central Community	CH-003-014	\$100,000.00	5/22/2003	8/12/2003	2	Transitional Housing - Rehabilitation	OPEN
North Vernon	HD-002-008	\$496,625.00	9/26/2002	11/ 7/2002	68	Rental Rehabilitation	OPEN
Orange County	HD-003-006	\$200,000.00	1/23/2003	2/27/2003	7	Owner-Occupied Rehabilitation	OPEN
Rush County	HD-003-008	\$300,000.00	1/23/2003	4/ 7/2003	12	Owner-Occupied Rehabilitation	OPEN
Salem	HD-002-009	\$200,000.00	9/26/2002	11/27/2002	12	Owner-Occupied Rehabilitation	OPEN
Southern Indiana	CH-003-006	\$70,000.00	1/23/2003	3/12/2003	4	Homebuyer - Rehabilitation	OPEN
Sullivan	HD-003-009	\$300,000.00	1/23/2003	3/10/2003	16	Owner-Occupied Rehabilitation	OPEN
Town of Straughn	HD-002-015	\$300,000.00	9/26/2002	10/ 8/2002	12	Owner-Occupied Rehabilitation	OPEN
Vigo County	HD-003-010	\$80,000.00	1/23/2003	4/ 7/2003	5	Owner-Occupied Rehabilitation	OPEN
Vincent House, Inc.	HM-003-008	\$150,000.00	1/23/2003	4/29/2003	4	Transitional Housing - Rehabilitation	OPEN
Warsaw	HD-003-011	\$300,000.00	1/23/2003	3/ 6/2003	10	Owner-Occupied Rehabilitation	OPEN

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
<i>Total</i>		\$9,082,925.00			403		

HOME Close-out Applicants Summary

Households 1943 Persons: 3870

Program HOME

Program	Applicants								
2002	Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition	Total (double counted)
White									
Number	417	0	1,317	0	914	0	709	0	3,357
Percent	67.24%	0.00%	84.48%	0.00%	84.40%	0.00%	98.47%	0.00%	86.74%
Black/African-American									
Number	85	0	213	0	83	0	7	0	388
Percent	13.71%	0.00%	13.66%	0.00%	7.66%	0.00%	0.97%	0.00%	10.03%
Asian									
Number	5	0	0	0	3	0	0	0	8
Percent	0.81%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.21%
American Indian/Alaskan									
Number	0	0	1	0	0	0	0	0	1
Percent	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.03%
Native Hawaiian/Other Pacific									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan and White									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Asian and White									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Black/African American and									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan Native & Black/African									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Multi-Racial									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic									
Number	0	0	28	0	80	0	4	0	112
Percent	0.00%	0.00%	1.80%	0.00%	7.39%	0.00%	0.56%	0.00%	2.89%

Native American									
Number	1	0	0	0	3	0	0	0	4
Percent	0.16%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.00%	0.10%
Disabled									
Number	182	0	196	0	100	0	35	0	513
Percent	29.35%	0.00%	12.57%	0.00%	9.23%	0.00%	4.86%	0.00%	13.26%
Elderly (62 and over)									
Number	29	0	214	0	187	0	9	0	439
Percent	4.68%	0.00%	13.73%	0.00%	17.27%	0.00%	1.25%	0.00%	11.34%
Total Low/Mod Income									
Number	508	0	1,552	0	1,071	0	703	0	3,834
Percent	81.92%	0.00%	99.55%	0.00%	98.89%	0.00%	97.64%	0.00%	99.07%
Persons in Female Headed Households									
Number	103	0	511	0	398	0	250	0	1,262
Percent	16.61%	0.00%	32.78%	0.00%	36.75%	0.00%	34.72%	0.00%	32.61%
HOUSING ACTIVITY TOTAL	620	8	1,559	0	1,083	0	720	0	3,870

Prepared: 8/27/2003

HOME Close-out Beneficiaries Summary

Households 609 Persons: 1191

Program HOME

Program	Beneficiaries									
	2002	Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition	Total (double counted)
White										
Number		211	0	391	0	209	0	237	0	1,048
Percent		76.69%	0.00%	87.67%	0.00%	79.17%	0.00%	97.53%	0.00%	87.99%
Black/African-American										
Number		26	0	45	0	23	0	2	0	96
Percent		9.45%	0.00%	10.09%	0.00%	8.71%	0.00%	0.82%	0.00%	8.06%
Asian										
Number		0	0	0	0	2	0	0	0	2
Percent		0.00%	0.00%	0.00%	0.00%	0.76%	0.00%	0.00%	0.00%	0.17%
American Indian/Alaskan										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Native Hawaiian/Other Pacific										
Number		0	0	0	0	0	0	4	0	4
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.65%	0.00%	0.34%
American Indian/Alaskan and White										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Asian and White										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Black/African American and										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan Native & Black/African										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Multi-Racial										
Number		0	0	0	0	0	0	0	0	0
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic										
Number		0	0	10	0	27	0	0	0	37
Percent		0.00%	0.00%	2.24%	0.00%	10.23%	0.00%	0.00%	0.00%	3.11%

Native American									
Number	1	0	0	0	3	0	0	0	4
Percent	0.36%	0.00%	0.00%	0.00%	1.14%	0.00%	0.00%	0.00%	0.34%
Disabled									
Number	18	0	82	0	23	0	19	0	142
Percent	6.54%	0.00%	18.39%	0.00%	8.71%	0.00%	7.82%	0.00%	11.92%
Elderly (62 and over)									
Number	8	0	122	0	62	0	8	0	200
Percent	2.91%	0.00%	27.35%	0.00%	23.48%	0.00%	3.29%	0.00%	16.79%
Total Low/Mod Income									
Number	238	0	446	0	264	0	243	0	1,191
Percent	86.51%	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%	0.00%	100.00%
Persons in Female Headed Households									
Number	89	0	119	0	99	0	86	0	393
Percent	32.35%	0.00%	26.68%	0.00%	37.50%	0.00%	35.39%	0.00%	33.00%
HOUSING ACTIVITY TOTAL	275	2	446	0	264	0	243	0	1,191

Prepared: 8/27/2003

CDBG Close-out Applicants Summary

Households 1004 Persons: 2279

Program HDF

Program	Applicants								
2002	Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition	Total (double counted)
White									
Number	0	0	2,018	0	56	0	0	0	2,074
Percent	0.00%	0.00%	96.46%	0.00%	29.95%	0.00%	0.00%	0.00%	91.00%
Black/African-American									
Number	0	0	38	0	13	0	0	0	51
Percent	0.00%	0.00%	1.82%	0.00%	6.95%	0.00%	0.00%	0.00%	2.24%
Asian									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan									
Number	0	0	1	0	0	0	0	0	1
Percent	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.04%
Native Hawaiian/Other Pacific									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan and White									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Asian and White									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Black/African American and									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Indian/Alaskan Native & Black/African									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Multi-Racial									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic									
Number	0	0	31	0	117	0	0	0	148
Percent	0.00%	0.00%	1.48%	0.00%	62.57%	0.00%	0.00%	0.00%	6.49%

Native American									
Number	0	0	4	0	1	0	0	0	5
Percent	0.00%	0.00%	0.19%	0.00%	0.53%	0.00%	0.00%	0.00%	0.22%
Disabled									
Number	0	0	270	0	3	0	0	0	273
Percent	0.00%	0.00%	12.91%	0.00%	1.60%	0.00%	0.00%	0.00%	11.98%
Elderly (62 and over)									
Number	0	0	432	0	3	0	0	0	435
Percent	0.00%	0.00%	20.65%	0.00%	1.60%	0.00%	0.00%	0.00%	19.09%
Total Low/Mod Income									
Number	0	0	2,005	0	187	0	0	0	2,192
Percent	0.00%	0.00%	95.84%	0.00%	100.00%	0.00%	0.00%	0.00%	96.18%
Persons in Female Headed Households									
Number	0	0	592	0	26	0	0	0	618
Percent	0.00%	0.00%	28.30%	0.00%	13.90%	0.00%	0.00%	0.00%	27.12%
HOUSING	148	0	2,092	0	187	0	0	0	2,279
ACTIVITY									
TOTAL									

Prepared: 8/27/2003

CDBG Close-out Beneficiaries Summary

		Households							602	Persons:	210979
Program	HDF										
Program	2002	Beneficiaries								Total (double counted)	
		Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition		
White											
Number		0	0	1,060	199,890	56	0	0	0	201,006	
Percent		0.00%	0.00%	96.28%	95.33%	29.95%	0.00%	0.00%	0.00%	95.27%	
Black/African-American											
Number		0	0	24	3,850	13	0	0	0	3,887	
Percent		0.00%	0.00%	2.18%	1.84%	6.95%	0.00%	0.00%	0.00%	1.84%	
Asian											
Number		0	0	0	1,913	0	0	0	0	1,913	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	
American Indian/Alaskan											
Number		0	0	0	212	0	0	0	0	212	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Native Hawaiian/Other Pacific											
Number		0	0	0	6	0	0	0	0	6	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
American Indian/Alaskan and White											
Number		0	0	1	194	0	0	0	0	195	
Percent		0.00%	0.00%	0.09%	0.09%	0.00%	0.00%	0.00%	0.00%	0.09%	
Asian and White											
Number		0	0	0	220	0	0	0	0	220	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	
Black/African American and											
Number		0	0	0	186	0	0	0	0	186	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
American Indian/Alaskan Native & Black/African											
Number		0	0	0	0	0	0	0	0	0	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Other Multi-Racial											
Number		0	0	0	819	0	0	0	0	819	
Percent		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%	
Hispanic											
Number		0	0	14	2,108	117	0	0	0	2,239	
Percent		0.00%	0.00%	1.27%	1.01%	62.57%	0.00%	0.00%	0.00%	1.06%	

Native American									
Number	0	0	2	293	1	0	0	0	296
Percent	0.00%	0.00%	0.18%	0.14%	0.53%	0.00%	0.00%	0.00%	0.14%
Disabled									
Number	0	0	170	34,432	3	0	0	0	34,605
Percent	0.00%	0.00%	15.44%	16.42%	1.60%	0.00%	0.00%	0.00%	16.40%
Elderly (62 and over)									
Number	0	0	274	47,291	3	0	0	0	47,568
Percent	0.00%	0.00%	24.89%	22.55%	1.60%	0.00%	0.00%	0.00%	22.55%
Total Low/Mod Income									
Number	0	0	1,101	209,691	187	0	0	0	210,979
Percent	0.00%	0.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	100.00%
Persons in Female Headed Households									
Number	0	0	248	20,213	26	0	0	0	20,487
Percent	0.00%	0.00%	22.52%	9.64%	13.90%	0.00%	0.00%	0.00%	9.71%
HOUSING ACTIVITY TOTAL	2,239	1,913	1,101	209,691	187	0	0	0	210,979

Prepared: 8/27/2003

Distribution of Income Levels Assisted

Total of CDBG Grants, HOME Grants & First Home Loans Closed During Program Year 2002

% of Area Median Income	# of Persons	% of PY02 Beneficiaries	# of Units	% of PY02 Units Assisted
<i>Renters</i>				
0% - 30%	379	7%	220	9%
31% - 50%	222	4%	152	6%
51% - 60%	29	1%	13	1%
61% - 80%	0	0%	0	0%
<i>Owners</i>				
0% - 30%	275	5%	137	6%
31% - 50%	420	8%	171	7%
51% - 60%	216	4%	78	3%
61% - 80%	216	4%	77	3%
<i>Homeless</i>				
0% - 30%	192	4%	161	7%
31% - 50%	0	0%	0	0%
51% - 60%	0	0%	0	0%
61% - 80%	0	0%	0	0%
<i>Buyer</i>				
0% - 30%	90	2%	32	1%
31% - 50%	1005	20%	381	16%
51% - 60%	728	14%	312	13%
61% - 80%	1316	26%	609	26%
Total	5,088	100%	2,343	100%
% of Area Median Income	# of Persons	% of PY02 Beneficiaries	# of Units	% of PY02 Units Assisted
<i>All programs</i>				
0% - 30%	936	18%	550	23%
31% - 50%	1,647	32%	704	30%
51% - 60%	973	19%	403	17%
61% - 80%	1,532	30%	686	29%
Total	5,088	100%	2,343	100%

Distribution of Income Levels Assisted

IHFA HOME Grants Closed During Program Year 2002

% of Area Median Income		# of Persons	% of PY02 Beneficiaries	# of Units	% of PY02 Units Assisted	# of Hispanic Households
<i>Renters</i>						
0% - 30%		259	22%	182	30%	1
31% - 50%		207	17%	148	24%	4
51% - 60%		29	2%	13	2%	2
61% - 80%		0	0%	0	0%	
<i>Owners</i>						
0% - 30%		62	5%	25	4%	1
31% - 50%		48	4%	17	3%	
51% - 60%		31	3%	12	2%	
61% - 80%		25	2%	10	2%	
<i>Buyer</i>						
0% - 30%		19	2%	7	1%	2
31% - 50%		150	13%	60	10%	
51% - 60%		170	14%	62	10%	
61% - 80%		191	16%	73	12%	
<i>Total</i>		<i>1,191</i>	<i>100%</i>	<i>609</i>	<i>100%</i>	

Distribution of Income Levels Assisted

IHFA CDBG Grants Closed During Program Year 2002

% of Area Median Income	# of Persons	% of PY02 Beneficiaries	# of Units	% of PY02 Units Assisted	# of Hispanic Households
<i>Renters</i>					
0% - 30%	120	9%	38	6%	24
31% - 50%	15	1%	4	1%	0
51% - 60%	0	0%	0	0%	0
61% - 80%	0	0%	0	0%	0
<i>Owners</i>					
0% - 30%	213	17%	112	19%	1
31% - 50%	372	29%	154	26%	1
51% - 60%	185	14%	66	11%	0
61% - 80%	191	15%	67	11%	0
<i>Homeless</i>					
0% - 30%	192	15%	161	27%	0
31% - 50%	0	0%	0	0%	0
51% - 60%	0	0%	0	0%	0
61% - 80%	0	0%	0	0%	0
<i>Total</i>	1,288	100%	602	100%	

Distribution of Income Levels Assisted

First Home Plus Downpayment Assistance Program Loans Closed During Program Year 2002

	# of Persons	% of PY02 Beneficiaries	# of Units	% of PY02 Units Assisted
% AMI - Owners				
0% - 30%	71	3%	25	2%
31% - 50%	855	33%	321	28%
51% - 60%	558	21%	250	22%
61% - 80%	1,125	43%	536	47%
Total	2,609	100%	1,132	100%
Racial/Ethnic Group				
White	2,119	81%	961	85%
Black/African American	217	8%	86	8%
Asian	33	1%	9	1%
American Indian/Alaskan Native	7	0%	2	0%
Native Hawaiian/Other Pacific Islander	0	0%	0	0%
American Indian/Alaskan Native & White	0	0%	0	0%
Asian & White	0	0%	0	0%
Black/African American & White	1	0%	1	0%
American Indian/Alaskan Native & Black /African American	0	0%	0	0%
Other Multi-Racial	49	2%	14	1%
Native American	12	0%	5	0%
Asian/Pacific Islander	42	2%	11	1%
Hispanic	127	5%	42	4%
Incomplete Data	2	0%	1	0%
Total	2,609	100%	1,132	100%
Household Characteristics				
Single/Non Elderly	430	16%	405	36%
Elderly	1	0%	1	0%
Related/Single Parent	857	33%	329	29%
Related/Parent	989	38%	252	22%
Other	332	13%	145	13%
Total	2,609	100%	1,132	100%

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 03/31/2005)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)	Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting 07/01/2002	Ending 06/30/2003
		09/04/03

Part I Participant Identification

1. Participant Number MX-SG180100	2. Participant Name Indiana Housing Finance Authority		
3. Name of Person completing this report Michelle Kincaid	4. Phone Number (Include Area Code) 317-232-7777		
5. Address 30 South Meridian Street, Suite 1000	6. City Indianapolis	7. State IN	8. Zip Code 46204

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
\$17,021.93	\$799,739.74	\$734,959.69		\$81,801.98

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
A. Contracts						
1. Number	150					150
2. Dollar Amount	\$7,962,243.92					\$7,962,243.92
B. Sub-Contracts						
1. Number						
2. Dollar Amount						
	a. Total	b. Women Business Enterprises (WBE)	c. Male			
C. Contracts						
1. Number	150	14	136			
2. Dollar Amount	\$7,962,243.92	\$7,386,150.14	\$576,093.78			
D. Sub-Contracts						
1. Number						
2. Dollar Amounts						

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost				
1. Parcels Acquired						
2. Businesses Displaced						
3. Nonprofit Organizations Displaced						
4. Households Temporarily Relocated, not Displaced						
	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
Households Displaced		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
5. Households Displaced - Number						
6. Households Displaced - Cost						

SECTION IV.

Homeless Activities

SECTION IV.

Homeless Activities

The Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME) and Community Development Block Grants (CDBG) are the primary resources used for funding homeless activities in Indiana. The ESG may be used for rehabilitation or conversion of buildings into homeless shelters; shelter operating expenses; “essential services” (supportive services concerned with employment, health, substance abuse, and education); homeless prevention activities; and administrative costs. The ESG serves persons who are homeless or at high risk of becoming immediately homeless.

The State uses HOME funds for development, rehabilitation and preservation of affordable housing to mitigate the risk of homelessness, and development or rehabilitation of transitional housing. CDBG funding is used for construction or rehabilitation of emergency shelters and transitional housing.

During FY2002, the State received \$1.736 million in ESG dollars for non-entitlement communities throughout the State. In addition, HOME and CDBG funding was used for transitional housing development and rehabilitation.

This section of the CAPER discusses how these funds were used to mitigate the housing and shelter needs of the State’s homeless population.

Homelessness in Indiana

One of the greatest challenges in serving the needs of persons who are homeless is identifying the extent of their needs. Because the homeless are a transient, and often hidden population, data on the number of the population, their physical and mental health and other factors (e.g., education, financial resources, if any) are hard to measure. As a result, establishing priority needs for the homeless population can be very difficult.

A recent study of persons experiencing homelessness in Indianapolis indicates that 12,500 to 15,000 people in the City experience homelessness during any one year. Applying these numbers to statewide population figures, it is estimated that nearly 100,000 Hoosiers experienced homelessness in 2001. The latest data from the Continuum of Care (2000) estimate the statewide population of persons experiencing homelessness at 88,000. An additional 437,097 households are cost burdened – i.e., their rent or mortgage payment constitutes more than 30 percent of their monthly income – placing them at risk of homelessness. These individuals may be forced to move in with friends or relatives or live in other temporary housing because of difficulties in finding housing of their own.

Priority Needs

The State's FY2002 Consolidated Plan goals and objectives directly related to persons who are homeless included:

Goal: Strengthen and expand the State's continuum of care for persons who are homeless.

- Continue to submit an annual SuperNOFA application to fund continuum of care activities.
- Create regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
- Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications.
- Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
- Continue working to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
- Implement a Homeless Management Information System (HMIS) between 2002 and 2004.

The State used ESG, HOME, CDBG, and HOPWA funds, in addition to non-federal resources, to meet the goals and objectives summarized above. A complete description of the action items accomplished to meet the goals for the 2002 program year is included in Section II of this CAPER. This section provides more specific information on how HUD funds, especially ESG, were used to meet the goals and carry out the action items targeted to persons who are homeless.

Continuum of Care

One of the top-level goals of the 2000 five-year Consolidated Plan was to enhance the State's Continuum of Care. The Continuum of Care is evolving from an informal network of continuums (some better organized than others) into a formalized, coordinated statewide care network. The State has been working to develop the Continuum into an organized network with defined regions where funding can be concentrated to meet each region's greatest needs.

Continuum of Care administration. Leadership for developing a formalized Continuum of Care network in the past has occurred at the state level through ICHHI, with assistance from the three grantee agencies for the Consolidated Plan: IDOC, IHFA, and FSSA. During the FY2002 program year, the State determined that the process required a greater level of commitment and involvement at the state level. As a result, the State recreated the Interagency Council on the Homeless (Council).

The Council was organized to accomplish the following:

- A. Assess the barriers within State government to addressing the needs of homeless individuals. Work to overcome these barriers.
- B. Identify State and Federal resources that could be, but are not currently, used to address the needs of homeless individuals.
- C. Provide for better cooperation and coordination among State agencies that provide programs for homeless individuals.
- D. Determine how a Homeless Management Information System could be structured and implemented for homeless providers in Indiana.
- E. Identify the various regions for the balance of state Continuum of Care and a representative from each region that will sit on a subcommittee or task force.
- F. Oversee the work of the Continuum of Care regions to ensure they are active and functioning. Develop a reporting system for the regions to the council.
- G. Assess the needs of homeless individuals in Indiana and identify gaps in services.

Continuum of Care progress. A formalized Continuum of Care development process began during the 2000 program year with the organization of a Continuum of Care Coordinating Committee. The Committee developed key contacts throughout the State who are involved in delivery of services to the homeless. Members of the Committee also met with administrators of the State of Kentucky Continuum of Care – the model that Indiana is using to construct its network.

The Committee's goals for program years 2001 and 2002 included:

- Developing defined State Continuum of Care regions;
- Establishing deputies, or key points of contact, in each region;
- Researching use of the Homeless Management Information system (HMIS) software packages to ensure that information systems would be compatible throughout the State;
- Furthering development of the State's Continuum of Care system, using Kentucky as a model; and
- Conducting training on the Continuum of Care approach and development.

The formation of the Interagency Council on the Homeless (the Council) effectively dissolved the Continuum of Care Coordinating Committee. At the time it was dissolved, the Continuum of Care regions had been drafted. Local agencies in the regions were meeting regularly to coordinate their efforts, identify gaps in local services, and work to overcome the existing barriers to addressing the needs of the homeless. Some of the regions are more active and organized than others.

Since its formation in March 2002, the Council has been working on and/or accomplished a number of tasks related to the Continuum of Care:

1. The Council established a Homeless Task Force. The Task Force has collected information on the various types of funding available to assist persons who are homeless in the State and established a set of goals for ending chronic homelessness. One of the goals is to give preferences to new Continuum of Care projects that serve chronically homeless persons.
2. The Council has established priority guidelines for evaluating projects that are submitted for the State Continuum of Care. In sum, these guidelines include giving priorities to projects serving persons with disabilities, funding housing projects, and providing permanent housing.
3. The Homeless Task Force has begun the process of implementing a statewide HMIS.

Grantee involvement. The new Council includes representatives from all three of the grantee agencies. The Executive Director of IHFA chairs the committee.

FSSA has assisted in enhancing the State's Continuum of Care through implementing scoring preferences on the ESG application that emphasize Continuum of Care activities and encourage shelter participation in local networks. When the HMIS is in place, grantees will be required to be part of the system to receive ESG funding. FSSA has also been working with other committee members to evaluate how the ESG and Continuum of Care functions could be more integrated.

During program year 2001, FSSA awarded \$957,000 in Shelter Plus Care funds to the Community Action Agency of Northeast Indiana. The grant administrator from FSSA will be training staff about the program in mid-September. FSSA also holds regular meetings with domestic violence shelters throughout the State to better understand their needs.

IHFA has also played a key role in developing the Continuum of Care. IHFA has an annual set aside dedicated to homeless initiatives and recently increased this goal amount from \$3 million to \$3.5 million.

In addition, IHFA has provided financial support for the development of the Continuum of Care. During program years 1999 through 2001, IHFA awarded HOME grants of \$25,000 and \$79,385 to ICHHI for Continuum of Care activities. In 2002, IHFA approved a \$45,000 award to ICHHI to coordinate the activities of the Interagency Council on the Homeless and provide technical assistance to those entities seeking to apply for HOME funds for transitional housing.

Emergency Shelter Grant

Activities funded. During the 2002 program year, the State of Indiana received an Emergency Shelter Grant of \$1.736 million to use for homeless shelter support, services and operations, homeless prevention activities and limited administrative costs. The ESG grant was administered by the Family and Social Services Administration (FSSA).

Section II of the CAPER contains the State's five-year Consolidated Plan objectives and the 2002 program year action plan. ESG activities for program year 2002 supported the goals of both. The homeless prevention activities funded by the ESG program – specifically, the rental and mortgage payment assistance to prevent eviction and foreclosure – helped to preserve affordable housing for those at risk of homelessness. The essential service activities funded job training and education activities for the very low-income residents of homeless shelters. Through the provision of operating dollars to existing shelters, ESG funds were a critical component in preserving and strengthening the safety net for the State's special needs groups.

As in past years, the State chose to allocate this funding to three primary activities: essential services, operations, and homeless prevention activities. These types of activities are described below.

Essential Services. In program year 2002, \$362,000 or 20 percent of total ESG grant spent during the program year, was allocated to essential services. Essential services consist of supportive services provided by shelters for persons who are homeless. These services vary, as they are tailored to client needs. In general, essential services consist of the following:

- Employment services: job placement, job training, and employment counseling;
- Health care services: medical and psychological counseling, nutrition counseling, and substance abuse treatment; and
- Other services: Assistance in locating permanent housing and income assistance, child care and transportation.

Shelter Operations. Sixty-six percent of the ESG funds spent by the State for program year 2002 – \$1.14 million – was allocated to shelter operation activities. These funds were used by shelters for operating and maintenance costs, shelter lease costs, capital expenses, payment of utilities, purchases of equipment and furnishings, provision of security, and purchase of food.

The State believes that the greatest need of shelters is for operational subsidies. Running a shelter for the homeless is a difficult business: the work is challenging and intense, staff turnover can be high, client needs almost always exceed the services available and funding is scarce and very competitive. Given these factors, it has been the policy of the State to allocate the majority of ESG funding to shelter operations. The State has chosen not to allocate ESG funding to rehabilitation or redevelopment of buildings into shelters for two reasons: 1) The need for operational funding is so great, and 2) The CDBG program administered by IHFA provides funding for shelter construction and redevelopment.

Homeless Prevention. The State believes in taking a proactive approach to the problem of homelessness. Once a person becomes homeless, it can be very difficult to move them back into permanent housing. During the 2002 program year, the State allocated \$108,000, or 6 percent of ESG funding, to homeless prevention activities.

The State assisted those at risk of becoming homeless through the following:

- Short term rental and mortgage subsidies to prevent evictions or foreclosures;
- Payment of apartment security deposits;
- Mediation of landlord/tenant disputes; and
- Provision of legal services for tenants in eviction proceedings.

Remainder of ESG. Approximately \$129,000 of the 2002 grant was used for administration and/or was unallocated.

Donations. Cash and in-kind donations from private individuals, organizations and other government entities provide another vital source of funding for the State's shelters. These donations came from a variety of sources including foundations and nonprofit organizations, local fund drives and small individual contributions. The majority of the in-kind donations consist of volunteer labor, but may also be made up of tangible goods (e.g., furniture, clothing, equipment)¹.

Exhibit IV-1 shows the level of matching funds received in program years 1998 through 2002 along with a ratio of matching funds to the total amount of award in both years.

Exhibit IV-1.

Cash and In-Kind Funding, ESG Program Years 1998 through 2002

Program	FY1998	FY1999	FY2000	FY2001	FY2002
Cash Match	\$1,918,213	\$1,809,550	\$1,162,529	\$997,492	\$869,976
In-Kind Match	\$773,455	\$801,514	\$1,321,985	\$1,162,320	\$986,750
Total Match	\$2,691,668	\$2,611,064	\$2,484,514	\$2,159,812	\$1,857,829
Cash Match to Total Amount of Awards	1.17	1.06	0.72	0.6	0.47
Total Match to Total Amount of Awards	1.64	1.53	1.54	1.29	1.16

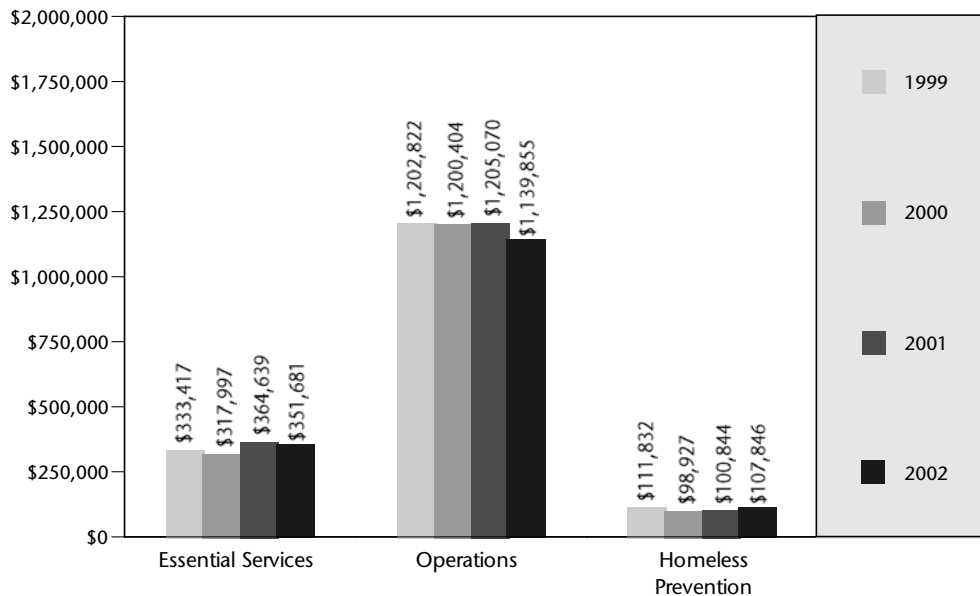
Source: Indiana Family and Social Services Administration.

Overall Program Year Allocation

Exhibit IV-2 on the following page shows how funding was been allocated among essential services, operations and homeless prevention activities in program years 1999 through 2002. The funding distribution has remained very consistent over the four years.

¹ FSSA audits the components of the in-kind donations and calculations used to derive the donation amount during on-site monitoring.

Exhibit IV-2.
Allocation of ESG Grant by Activity Type, Program Years 1999 through 2002



Source: Indiana Family and Social Services Administration.

As Exhibit IV-3 demonstrates, the average award amounts have been very similar over the last three years. In 2002, the ESG supported more grants than in years past; the number of beds supported by the grant was about average compared to those supported between 1998 and 2001.

Exhibit IV-3.
Summary Statistics, ESG Funding Program Years 1998 through 2002

Category	FY1998	FY1999	FY2000	FY2001	FY2002
Number of Grants	67	72	87	89	91
Number of Beds	2,672	2,532	3,296	3,347	3,096
Average Award	\$24,482	\$23,691	\$18,590	\$18,562	\$18,468
Highest Award Amount	\$69,464	\$60,000	\$43,421	\$43,698	\$40,000
Lowest Award Amount	\$5,500	\$5,500	\$9,200	\$10,000	\$1,000

Source: Indiana Family and Social Services Administration.

Grant monitoring. FSSA closely monitors the shelters it funds. FSSA has developed a comprehensive monitoring tool that is used in personal visits to shelters.

The purpose of the monitoring is twofold:

- To ensure that the shelters receiving a grant are in compliance with program regulations; and
- To better identify needs of the State's shelters and homeless populations.

In 2002, 19 shelters were visited and monitored and 15 peer reviews were conducted. A copy of the monitoring tool developed and used by FSSA is attached to this section.

In addition to ESG specific monitoring, an FSSA representative attends peer review meetings conducted by the State's domestic violence shelters. The review consists of a tour of the facility and an audit of case management files.

HOME and CDBG Funding

IHFA has developed a "Homeless Initiative," which involves an annual commitment of HOME and CDBG funds to emergency shelter and transitional housing projects. In 2003, IHFA increased the amount dedicated annually to such projects from \$3 million to \$3.5 million.

During the FY2002 program year, this set aside was used to fund a number of transitional housing projects. Exhibit IV-4 on the following page shows the grantees, programs, anticipated number of units funded, award amounts and activities for these projects.

In addition to funding projects that directly assist persons who are homeless, HOME and CDBG funds are used in the provision and preservation of affordable housing, which benefit persons at risk of homelessness.

Exhibit IV-4.**Shelter and Transitional Housing Funded by HOME and CDBG, Program year 2002**

Grantee	GI Description	County	Anticipated Units	Award Amount
Bartholomew County	Emergency Shelter - Acquisition Only	Bartholomew	20	\$109,102
Family Services of Delaware County, Inc.	Transitional Housing - New Construction	Delaware	10	\$450,000
YMCA of St. Joseph County, Inc.	Transitional Housing - New Construction	St. Joseph	20	\$700,000
Genesis Outreach, Inc.	Transitional Housing - Rehabilitation	Allen	1	\$52,500
North Central Community Action Agencies, Inc.	Transitional Housing- Rehabilitation	La Porte	2	\$100,000
Hoosier Veterans Assistance Foundation, Inc.	Transitional Housing- Rehabilitation	Marion	20	\$722,000
Housing Authority of the City of Goshen	Transitional Housing- Rehabilitation	Elkhart	9	\$380,000
Desert Rose Foundation, Inc.	Transitional Housing-	Morgan	10	\$364,000
Christ Temple Community Development Corporation	Transitional Housing- Rehabilitation	Allen	5	\$210,000
Vincent House, Inc.	Transitional Housing- Rehabilitation	Allen	4	\$150,000

Source: Indiana Housing Finance Authority.

In addition to the above funding, in program year 2002, IHFA awarded a \$45,000 subrecipient grant to ICHHI to coordinate the activities of the Interagency Council on the Homeless and provide technical assistance to homeless organizations seeking to apply to IHFA for HOME transitional housing funding. And, CDBG funds of approximately \$10,000 were allocated to homeless facilities for both operating and non-operating costs.

Self Evaluation

In preparation for the coming operational and fiscal year, FSSA considers ways to improve implementation of the ESG program. One of the major focuses during the 2002 program year was improving the submission and quality of the reports required by grantees. In October 2002, FSSA held an ESG Reports Training for all ESG recipients. The training addressed how to correctly complete both Progress Reports and Closeout Reports and reviewed recent changes to the report formats.

Exhibit IV-5 on the following page lists the shelters that received funding for program year 2002, along with the amount and type of award received, cash and in-kind matches and the estimated number of beds provided.

GRANTEE	CASH MATCH	IN-KIND MATCH	TOTAL MATCH	NUMBER OF BEDS	NUMBER HOUSED	ESSENTIAL SERVICES	OPERATIONS	HOMELESS PREVENTION	TOTAL AWARD SPENT
Adams county Crisis Shelter Inc.									
AIDS Ministries/Aids Assist of North Indiana, Inc.	\$ -	\$ 15,525.00	\$ 15,525.00	21	29	\$ 4,657.00	\$ 7,676.00	\$ 3,193.00	\$ 15,525.00
Albion Fellows Bacon Center	\$ 12,862.19	\$ -	\$ 12,862.19		289	\$ 1,500.00	\$ 11,251.00	\$ -	\$ 12,751.00
Alternatives Inc.	\$ 10,972.02	\$ 29,027.98	\$ 40,000.00	18/5 cribs	196	\$ 1,500.00	\$ 37,000.00	\$ 1,500.00	\$ 40,000.00
Archdiocese of Indpls/St. Elizabeth's Regional Maternity Center									
Catholic Social Services of Central Indiana	\$ 27,254.00	\$ -	\$ 27,254.00	85	1030	\$ 2,138.00	\$ 22,979.00	\$ 2,137.00	\$ 27,254.00
Christian Community action of Porter County, Inc.	\$ 10,300.00	\$ -	\$ 10,300.00	28	122	\$ 1,000.00	\$ 6,330.00	\$ 2,970.00	\$ 10,300.00
Christian Love Help Center	\$ 3,075.00	\$ 6,925.00	\$ 10,000.00	15	255	\$ 3,800.00	\$ 4,200.00	\$ 2,000.00	\$ 10,000.00
Citizens Concerned for the Homeless, Inc.	\$ -	\$ 21,481.00	\$ 21,481.00	20	212	\$ 2,165.00	\$ 19,316.00	\$ -	\$ 21,481.00
Columbus Regional Shelter for Victims of DV (turning point)	\$ -	\$ 15,520.00	\$ 15,520.00	22	183	\$ -	\$ 15,520.00	\$ -	\$ 15,520.00
Community & Family Services, Inc.	\$ -	\$ 10,301.00	\$ 10,301.00	10	53	\$ 3,120.00	\$ 6,281.00	\$ 900.00	\$ 10,301.00
Community action Program of Evansville and Vanderburgh Co	\$ -	\$ 70,027.08	\$ 70,027.08	5	21	\$ 1,491.46	\$ 23,833.70	\$ 4,772.84	\$ 30,098.00
Community Anti-Violence, Inc.	\$ 448.76	\$ 9,271.38	\$ 10,000.00		6	\$ 1,000.00	\$ 1,000.00	\$ 8,000.00	\$ 10,000.00
Community Service Center of Morgan County, Inc.	\$ 10,088.00	\$ 29,912.00	\$ 40,000.00	82	0	\$ 3,533.00	\$ 30,385.00	\$ 6,082.00	\$ 40,000.00
Coordinated Assistance Ministries, Inc.	\$ -	\$ 10,000.00	\$ 10,000.00	1	3	\$ -	\$ 10,000.00	\$ -	\$ 10,000.00
Council on Domestic Abuse, Inc. (CODA)	\$ -	\$ 10,000.00	\$ 10,000.00	45	269	\$ -	\$ 10,000.00	\$ -	\$ 10,000.00
Crisis Center, Inc. A Youth Service Bureau									
Crisis Connection, Inc.	\$ 2,791.35	\$ 13,208.65	\$ 16,000.00	35	18	\$ -	\$ 10,800.00	\$ 5,200.00	\$ 1,600.00
Dayspring Center, Inc.	\$ 1,682.47	\$ 17,792.53	\$ 19,475.00	60	420	\$ 17,527.50	\$ 1,947.50	\$ -	\$ 19,475.00
Dismas Inc./Dismas of Michigan	\$ 5,615.94	\$ 4,808.06	\$ 10,424.00	15	29	\$ 3,654.00	\$ 6,770.00	\$ -	\$ 10,424.00
ECHO Housing Corp	\$ -	\$ 25,900.00	\$ 25,900.00		124	\$ -	\$ 25,900.00	\$ -	\$ 25,900.00
Emmaus Mission Center, Inc.	\$ -	\$ 10,100.00	\$ 10,100.00	48	206	\$ -	\$ 10,100.00	\$ -	\$ 10,100.00
Evansville Goodwill Industries									
Family Crisis Shelter of Montgomery County, Inc.	\$ -	\$ 11,000.00	\$ 11,000.00	57	198	\$ 1,250.00	\$ 7,900.00	\$ 1,100.00	\$ 11,100.00
Family Services of Delaware County	\$ 675.00	\$ 26,543.00	\$ 27,218.00	0	0	\$ 8,100.00	\$ 19,118.00	\$ -	\$ 27,218.00
Family Services of Elkhart/Elkhart Co Women's Shelter	\$ 24,831.00	\$ -	\$ 24,831.00	46	410	\$ 1,500.00	\$ 23,331.00	\$ -	\$ 24,831.00
Family Services Society, Inc.	\$ 14,648.35	\$ 14,147.65	\$ 28,796.00	20	139	\$ 2,521.00	\$ 24,515.00	\$ 1,760.00	\$ 28,796.00
Fort Wayne Women's Bureau Inc.	\$ 15,000.00	\$ -	\$ 15,000.00	46	65	\$ -	\$ 15,000.00	\$ -	\$ 15,000.00
Gary Commission on the Status of Women (City of Gary)	\$ -	\$ 30,000.00	\$ 30,000.00	29	219	\$ -	\$ 20,000.00	\$ 10,000.00	\$ 30,000.00
Genesis Outreach, Inc.	\$ 13,399.26	\$ -	\$ 13,399.26	12	0	\$ 3,999.48	9,99.78	\$ -	\$ 13,399.26
Gennesaret Free Clinic, Inc.	\$ 11,997.19	\$ -	\$ 11,997.19	8	39	\$ 9,273.42	\$ 2,723.77	\$ -	\$ 11,997.19
Goshen Interfaith Hospitality Network	\$ -	\$ 25,068.00	\$ 25,068.00	14	86	\$ 1,740.00	\$ 23,328.00	\$ -	\$ 25,068.00
Hancock Hope House, Inc.	\$ 18,784.11	\$ 5,394.89	\$ 24,179.00	50	134	\$ 500.00	\$ 3,679.00	\$ -	\$ 24,179.00
Haven House Services, Inc.	\$ 37,000.00	\$ -	\$ 37,000.00	60	932	\$ 22,000.00	\$ 15,000.00	\$ -	\$ 37,000.00
Haven House, Inc.	\$ -	\$ 10,000.00	\$ 10,000.00	19	422	\$ -	\$ 10,000.00	\$ -	\$ 10,000.00
Heart House, Inc.	\$ -	\$ 10,000.00	\$ 10,000.00	63	0	\$ -	\$ 10,000.00	\$ -	\$ 10,000.00
Hope House, Inc.	\$ 11,050.00	\$ 1,950.00	\$ 13,000.00	29	66	\$ 5,000.00	\$ 6,700.00	\$ -	\$ 13,000.00
Horizon House, Inc.	\$ 36,583.00	\$ -	\$ 36,583.00	0	0	\$ 7,030.00	\$ 26,553.00	\$ 3,000.00	\$ 36,583.00
Housing Authority of the City of Greencastle	\$ 13,459.00	\$ -	\$ 13,459.00	44	246	\$ -	\$ 13,459.00	\$ -	\$ 13,459.00
Housing Opportunity									
Human Services, Inc.	\$ 27,780.00	\$ 4,900.00	\$ 32,680.00	20	81	\$ 24,280.00	\$ 22,276.00	\$ 7,976.00	\$ 32,680.00
Indianapolis Interfaith Hospitality Network, inc.									
Interfaith Mission, Inc.	\$ 9,300.00	\$ 4,000.00	\$ 13,300.00	4	4	\$ 4,000.00	\$ 8,894.00	\$ 406.00	\$ 13,300.00
Jackson County Central Services	\$ -	\$ -	\$ 10,000.00	25	42	\$ 1,560.00	\$ 8,439.10	\$ -	\$ 10,000.00
Knox County Task Force Against Domestic Violence	\$ 8,000.00	\$ 2,000.00	\$ 10,000.00	12	78	\$ -	\$ 10,000.00	\$ -	\$ 10,000.00
Kosciusko County Shelter for Abuse, Inc. (Beaman Home)									
Lafayette Transitional Housing Center, Inc.	\$ 124,563.66	\$ -	\$ 124,563.66	25	215	\$ 16,620.00	\$ 23,380.00	\$ -	\$ 40,000.00
Lafayette Urban Ministry	\$ -	\$ 23,196.00	\$ 23,196.00	46	451	\$ 4,296.00	\$ 13,900.00	\$ 5,000.00	\$ 23,196.00
Life Choice, Inc.	\$ 23,535.00	\$ -	\$ 23,535.00	33	41	\$ -	\$ 23,535.00	\$ -	\$ 23,535.00
Life Treatment Centers, Inc.	\$ 6,313.00	\$ 18,737.00	\$ 25,050.00	60	713	\$ 6,313.00	\$ 18,737.00	\$ -	\$ 25,050.00
Margaret Alexander C.H.I.L.D. Center Inc.	\$ 6,500.00	\$ 3,500.00	\$ 10,000.00	67	275	\$ 3,000.00	\$ 7,000.00	\$ -	\$ 10,000.00
Marion Home Foundation									
Martin Luther King Comm. Develop Corp (Coburn Place)	\$ 10,000.00	\$ -	\$ 10,000.00	113	65	\$ 5,323.00	\$ 4,677.00	\$ -	\$ 10,000.00
Mental Health Association in Indiana									
Middle Way House, Inc.	\$ -	\$ 20,684.00	\$ 20,684.00	113	85	\$ 8,274.00	\$ 12,410.00	\$ -	\$ 20,684.00
Noble House, Inc.	\$ -	\$ 10,000.00	\$ 10,000.00	39	136	\$ 2,784.25	\$ 5,127.16	\$ -	\$ 10,000.00
North Central Indiana Rural Crisis	\$ -	\$ 12,581.00	\$ 12,581.00	16	39	\$ 10,775.36	\$ 383.00	\$ 1,422.64	\$ 12,581.00
Open Door Community Services, Inc.	\$ -	\$ 40,000.00	\$ 40,000.00	24	73	\$ 9,132.00	\$ 30,868.00	\$ -	\$ 40,000.00
Prisoner and Community Together, Inc.	\$ -	\$ 10,000.00	\$ 10,000.00	20	117	\$ -	\$ 6,828.05	\$ 3,171.95	\$ 10,000.00
Project Stepping Stone of Muncie, Ind. Inc.									
Providence Self Sufficiency Ministries, Inc.	\$ 10,000.00	\$ 1,000.00	\$ 11,000.00	25	23	\$ 1,000.00	\$ 8,900.00	\$ 1,100.00	\$ 11,000.00
Quest for Excellence, Inc.	\$ -	\$ 19,833.00	\$ 19,833.00	50	0	\$ 1,200.00	\$ 18,033.00	\$ 600.00	\$ 19,833.00
Richmond/Wayne County Halfway House, Corp.	\$ 12,000.00	\$ -	\$ 12,000.00	49	341	\$ -	\$ 12,000.00	\$ -	\$ 12,000.00
Roosevelt Mission, Inc.	\$ 25,433.00	\$ -	\$ 25,433.00	34	819	\$ 625.00	\$ 21,183.00	\$ 3,625.00	\$ 25,433.00
Safe Passage, Inc.									
Salvation Army - Evansville	\$ 39,431.43	\$ 102,618.74	\$ 142,050.17	36	426	\$ 722.50	\$ 14,211.50	\$ 493.00	\$ 15,427.00
Salvation Army - Harbor Lights	\$ 29,177.00	\$ -	\$ 29,177.00	95	2135	\$ 9,000.00	\$ 20,177.00	\$ -	\$ 29,177.00
Salvation Army of Vincennes	\$ -	\$ -	\$ 10,000.00	0	0	\$ -	\$ -	\$ 10,000.00	\$ 10,000.00
Salvation army Social Service Center	\$ 29,177.00	\$ -	\$ -	85	1114	\$ 10,211.92	\$ 11,670.82	\$ 4,376.56	\$ 29,177.00
Shelter Inc.									
St. Jude House, Inc.	\$ 11,081.00	\$ -	\$ 11,081.00	30	460	\$ -	\$ 11,081.00	\$ -	\$ 11,081.00
Stepping Stone Shelter for Women, Inc.									
Stepping Stones for Veterans, inc.	\$ 2,200.00	\$ 11,000.00	\$ 13,200.00	56	56	\$ 5,500.00	\$ 5,500.00	\$ 2,200.00	\$ 13,200.00
The Salvation Army - Lafayette									
The Caring Place, Inc.	\$ 23,000.00	\$ -	\$ 23,000.00	30	261	\$ 1,000.00	\$ 22,000.00	\$ -	\$ 23,000.00
The Center for the Homeless, Inc.	\$ -	\$ 39,664.89	\$ 39,664.89	132	308	\$ -	\$ 33,409.00	\$ -	\$ 33,409.00
The Center for Women and Families	\$ 30,000.00	\$ -	\$ 30,000.00	34	257	\$ -	\$ 30,000.00	\$ -	\$ 30,000.00

The Dayspring Center, Inc.										
The Genesis Place, Inc.	\$ 23,284.00	\$ -	\$ 23,284.00	34	41	\$ -	\$ 23,284.00	\$ -	\$ 23,284.00	
The House of Bread and Peace	\$ -	\$ 19,570.00	\$ 19,570.00	24	24	\$ -	\$ 19,570.00	\$ -	\$ 19,570.00	
The Julian Center, Inc.	\$ -	\$ 32,042.90	\$ 32,042.90	84	1142	\$ 12,000.00	\$ 20,000.00	\$ -	\$ 32,000.00	
Twin Oaks Housing Corporation	\$ -	\$ 10,000.00	\$ 10,000.00	0	5	\$ -	\$ 4,500.00	\$ 5,500.00	\$ 1,000.00	
United Caring Shelters	\$ -	\$ 19,149.60	\$ 19,149.60	77	17	\$ -	\$ 19,119.00	\$ -	\$ 19,119.00	
Vincent House, Inc.	\$ 14,350.00	\$ 650.00	\$ 15,000.00	38	137	\$ 4,500.00	\$ 10,500.00	\$ -	\$ 15,000.00	
Youth Service Bureau of St. Joseph County, Inc.										
YWCA Family Intervention Center of Kokomo	Gone Out Of Business									
YWCA of Evansville	\$ 10,551.00	\$ -	\$ 10,551.00	54	430	\$ 4,472.05	\$ 6,078.95	\$ -	\$ 10,551.00	
YWCA of Fort Wayne	\$ 10,200.00	\$ -	\$ 10,200.00	51	784	\$ 500.00	\$ 8,680.00	\$ 1,020.00	\$ 10,200.00	
YWCA of Greater Lafayette	\$ 207.64	\$ 12,483.68	\$ 12,691.32	60	708	\$ 4,100.00	\$ 9,554.00	\$ -	\$ 13,654.00	
YWCA of Richmond	\$ -	\$ 31,000.00	\$ 31,000.00	25	189	\$ -	\$ 15,000.00	\$ -	\$ 31,000.00	
YWCA of St. Joseph	\$ 14,199.00	\$ -	\$ 14,199.00	22	93	\$ 4,260.00	\$ 9,939.00	\$ -	\$ 14,199.00	

SECTION V.

Activities to Assist Persons with HIV/AIDS

SECTION V. HIV/AIDS

The HOPWA grant is one of the primary resources used for funding activities which benefit persons with HIV/AIDS in Indiana. HOPWA funds are used by the State for long-term rental assistance, short-term rent, mortgage and utility payments, and supportive services. The grant serves persons and families of persons with HIV and/or AIDS. The State HOPWA grant covers all areas of the State except the counties of Boone, Clark, Dearborn, Floyd, Hamilton, Hancock, Harrison, Hendricks, Johnson, Madison, Marion, Morgan, Ohio, Scott, and Shelby.

During FY2002, the State received \$751,000 in HOPWA dollars. This section of the CAPER discusses how these funds were used to mitigate the housing, shelter and supportive service needs of the State's population with HIV/AIDS.

HIV/AIDS in Indiana

Total population. In February 2003, AIDS Housing of Washington completed the *Indiana HIV/AIDS Housing Plan* for the Indiana Housing Finance Authority, the City of Indianapolis and The Damien Center. The study found that as of June 2002, there were a reported 3,368 people living with AIDS and another 3,668 people living with HIV who have not been diagnosed with AIDS statewide. Since data have been collected on the epidemic, 11,994 people have been diagnosed with HIV and/or AIDS in Indiana.

The State has divided its service areas for people with HIV/AIDS into 12 geographic regions. As of June 2002, Region 1 (Gary) and Region 7 (Indianapolis) accounted for nearly 60 percent of people with living with HIV and AIDS in Indiana. However, at least 240 cumulative cases of HIV and AIDS and at least 124 people living with HIV and AIDS have been reported in each region since reporting began in 1986. Exhibit V-1 on the following page presents the number of people living with HIV and AIDS by region, between July 2001 and June 2002.

**Exhibit V-1.
Number of people living
with HIV/AIDS by Region,
2001-2002**

Source:
Indiana HIV/AIDS Housing Needs
Assessment and Plan, Fact Sheets.

Region	Counties	People living with HIV/AIDS
1	Lake, LaPorte, Porter	1,045
2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	474
3	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Stern, Wabash, Wells, Whitley	458
4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	152
5	Blackford, Delaware, Grant, Jay, Randolph	191
6	Cass, Hamilton, Hancock, Howard, Madison, Miami, Tipton	395
7	Boone, Hendricks, Johnson, Marion, Morgan, Shelby	3,096
8	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	259
9	Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne	124
10	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	247
11	Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland, Washington	260
12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	335
Total		7,036

Eighty-six percent of persons with HIV/AIDS in Indiana are male, while 49 percent of the population as a whole is male. In addition to males, African-Americans and Hispanics are also disproportionately more likely to have the disease. Although white residents of Indiana account for 87 percent of the State's population, only 62 percent of the State's residents with HIV and AIDS are white. Meanwhile, African-Americans comprise only 8 percent of the State's population, yet account for one-third of residents living with HIV and AIDS. Approximately 800, or 12 percent, of the 6,408 persons with HIV/AIDS in Indiana reside in non-MSA counties; approximately 60 percent of the population resides in non-MSA counties.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS need housing. This suggests housing needs for between 2,111 and 3,518 people living with HIV/AIDS in the State. Part of the *Indiana HIV/AIDS Housing Plan* study included focus groups of people living with HIV/AIDS in Indiana. These focus groups cited housing affordability as the primary housing challenge for persons with HIV/AIDS. Other concerns noted by the focus group participants included the quality of housing that is affordable to them, the desire to live independently and confidentiality when accessing services. AIDS

Housing of Washington also conducted a survey of 418 people living with HIV/AIDS throughout the State. Survey findings included:

- Survey respondents had very low-incomes;
- Many survey respondents received some housing assistance, but most still pay a large portion of their income for housing;
- Consistent with the preferences expressed, the majority of respondents lived alone and rented their homes;
- Behavioral health issues, such as mental health and substance abuse, affected a small but considerable percentage of people living with HIV/AIDS; and
- Many respondents had experienced homelessness.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination. The top barriers to housing that were included in the *Indiana HIV/AIDS Housing Plan* study are discussed below.

The coincidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, 10 percent of *Indiana HIV/AIDS Housing Plan* survey respondents indicated alcohol or drug use. Approximately 12 percent survey respondents indicated mental health or psychiatric disability. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS and the need for health care and other supportive services, many of those with HIV/AIDS can be difficult to serve.

Some people living with HIV/AIDS experience barriers to housing that would make obtaining an apartment difficult even with sufficient funds to pay the monthly rent. These barriers affect other segments of the population as well. First, for people with very low-incomes, it is difficult to save enough money for move-in costs, including security deposits, in order to obtain an apartment. Even people who have a rent subsidy, such as Section 8, may have difficulty paying move-in costs.

Second, property managers often screen potential tenants for credit risks. Many people living with HIV/AIDS have credit problems related to living on very low-incomes for years, while some lack budgeting and financial skills. Debts to housing authorities can be a barrier to accessing assistance as well.

Third, a poor rental history, including prior evictions, is a barrier to housing because property managers prefer to rent to tenants who they expect to be successful. Even if a person has made changes in his/her life that will improve their chances as a renter, a poor rental history is typically a deciding factor.

Fourth, criminal history is a substantial barrier to both private market and subsidized housing for some persons with HIV/AIDS. While there are sound reasons for excluding people with a criminal history, including an effort to protect other tenants and the property itself, the result is that people with a criminal history often have difficulties finding a place to live, which complicates their efforts to lead a stable life. Criminal history, particularly drug-related offenses, also impacts eligibility for Section 8, public housing, and other programs.

Consumers and providers interviewed for the *Indiana HIV/AIDS Housing Plan* also frequently referred to confidentiality as a concern in achieving and maintaining housing stability. Specifically, consumers were fearful that, upon determining their HIV status, property managers and neighbors would react negatively, possibly with eviction or harassment. While some actions by property managers or neighbors may be illegal and covered by Fair Housing law, others are more subtle, as well as legal, but can lead to a person feeling unwelcome in their home.

Other housing barriers for people living with HIV/AIDS include family size, acceptance of pets, and accessibility of housing for people who have physical disabilities. Steering Committee members indicated that providers, funders, and consumers need to address these issues collaboratively.

Finally, both providers and consumers agreed that program requirements that are administratively burdensome can be an impediment to accessing assistance. Administrative requirements, such as applying for programs and maintaining eligibility, can be challenging for some consumers, particularly those with low literacy levels, and as a result require more time and effort of direct service providers. Although there are many legitimate reasons for most administrative requirements, there may be opportunities to streamline requirements and reallocate resources.

Housing. Combined, the 12 regions of the State provide a total of 143 housing units dedicated to persons living with HIV/AIDS. In addition to the units set aside for persons with HIV/AIDS statewide, each of the 12 geographic service areas are available to assist persons with HIV/AIDS through short-term rental assistance, long-term rental assistance, housing referrals and other supportive services. Exhibit V-2 on the following page shows, by geographic service area, the number of persons with HIV/AIDS who were supported through either short-term or long-term rental assistance between July 2001 and June 2002.

Exhibit V-2.
Short- and Long-Term Rental Assistance for Persons with HIV/AIDS by Geographic Service Region, 2001-2002

HIV Care Coordination Region (Major City)	Region Name	Facility-based Housing Units (Capacity of Program)	Long-Term Rental Assistance (Number served in 2001)	Short-Term Rental Assistance (Number Served in 2001)
Region 1 (Gary)	Greater Hammond Community Services, Inc.	0	10	41
Region 2 (South Bend)	AIDS Ministries/AIDS Assist of North Indiana	28	19	33
Region 3 (Fort Wayne)	AIDS Task Force of Northeast Indiana	20	29	88
Region 4 (Lafayette)	Area IV Agency on Aging and Community Action Programs	0	15	16
Region 5 (Muncie)	Open Door Community Services	0	1	25
Region 6 (Anderson)	Open Door Community Services	6	5	5
Region 7 (Indianapolis)	The Damien Center	0	71	112
	Partners in Housing Development Corp.	55	0	0
	Triangle Associates	24	0	0
Region 8 (Terre Haute)	Area VII Agency on Aging and the Disabled	0	13	11
Region 9 (Richmond)	AIDS Task Force of Southeast Central Indiana	0	9	17
Region 10 (Bloomington)	Positive-Link	0	9	32
Region 11 (Jeffersonville)	Clark County Health Department (Hoosier Hills AIDS Coalition)	1	2	2
Region 12 (Evansville)	AIDS Resource Group and Evansville Housing Authority	8-9	7	20
Total		142-143	190	402

Note: The Damien Center has 11 project-based rental assistance units and 60 tenant-based rental assistance vouchers.

Source: AIDS Housing of Washington, *Indiana HIV/AIDS Housing Plan*, February 2003.

Given the 143 existing housing units for persons with HIV/AIDS and the 190 persons receiving long-term rental assistance with HOPWA dollars, and assuming the total number of persons with HIV/AIDS with a need for housing assistance to be 2,111 (30 percent of the HIV/AIDS population), the State currently faces an outstanding need of over 1,778 housing units for persons with HIV and AIDS. Surveys indicate that among persons living with HIV/AIDS, most desire to live in single family homes rather than apartments. The most desired types of housing subsidies are mortgage or rental assistance, followed by subsidized housing and units with some supportive services.

Grantee and Community

During the 2002 program year, IHFA participated in the following community activities:

- IHFA is a member of the statewide Comprehensive HIV Services Planning and Advisory Council (CHSPAC) convened by Indiana State Department of Health;
- IHFA is a member of the Indiana HIV/AIDS Alliance;
- IHFA provided monthly reports on HOPWA and affordable housing news to the Indiana HIV/STD Consumer Advisory Board;
- IHFA provided scholarships for low-income HIV positive consumers to attend the Indiana Affordable Housing Conference;
- IHFA served on the State's Statewide Consolidated Statement of Need workgroup to assist with drafting the State's application for Ryan White Title II Funds;
- IHFA established strong working relationships with the City of Indianapolis, City of Cincinnati and City of Louisville – all HOPWA Eligible Metropolitan Statistical Areas (EMSA) for various counties in the state; and,
- IHFA facilitated the participation of HIV/AIDS housing providers and consumers in the State's Continuum of Care public forums and planning meetings.

Monitoring and Oversight

During FY2002, IHFA reviewed a copy of every client application and provided assistance for completeness. In addition, IHFA conducted a grantee start-up training and provided project sponsors with a grantee implementation manual. IHFA also conducted numerous technical assistance visits during the year and provided daily desktop technical assistance via e-mail and telephone.

In addition, IHFA conducted interim monitoring of project. To date, IHFA has conducted close-out/final monitorings on Hammond, Terre Haute, Evansville, South Bend, Lafayette, Richmond, Bloomington and Jeffersonville. During the monitoring visit, IHFA staff review client files to ensure that HIV verification and verification documenting a client's low-income status is present. In addition, staff ensure that units receiving rental assistance were inspected. Staff also review grantee's financial recordkeeping and other compliance issues.

Project Accomplishments

This section discusses how HOPWA funds were allocated and the projects that were funded during the program year 2002 in which IHFA administered the grant.

Allocation of funds. In order to ensure statewide access to HOPWA funds, IHFA assigned a maximum funding amount available in each region of the state. IHFA utilizes the Indiana State Department of Health (ISDH) HIV Care Coordination Regions. In addition, IHFA worked closely with the three Eligible Metropolitan Statistical Areas (EMSA) that serve the Indiana counties outside of our allocation, the Cities of Indianapolis, Cincinnati and Louisville.

HOPWA funds were allocated using ISDH's most current epidemiological data (December 2001) showing the current number of reported HIV/AIDS cases in each county. The total number of cases per county were assigned a percentage in relation to the total number of reported HIV/AIDS cases in all of the counties outside of EMSA's. Each of those counties served by the State received a corresponding percentage of HOPWA funds. The totals of all counties in a region were added resulting in the final total for each region. Exhibit V-3 shows the regions and funding amounts for 2002.

Exhibit V-3.
HOPWA Funding Allocations by Region, PY2002

Region	Funding Amount
Region 1 Lake, LaPorte, Porter	\$209,700
Region 2 Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$98,800
Region 3 Adams, Allen, DeKalb, Huntington, Kosciuskso, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$94,529
Region 4 Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	\$36,160
Region 5 Cass, Howard, Miami, Tipton	\$26,052
Region 6 Blackford, Delaware, Grant, Jay, Randolph	\$41,712
Region 8 Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	\$57,372
Region 9 Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union, Wayne	\$26,907
Region 10 Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	\$52,817
Region 11 Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland, Washington	\$11,816
Region 12 Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$72,605
Total	\$728,470

Source: Indiana Housing Finance Authority.

Eligible applicants for 2002 HOPWA funds

1. Non-profit organizations that have the following requirements are eligible to participate in HUD programs (not on the disbarred list):
 - Organized under State or local laws;
 - Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
 - Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or had designated an entity that will maintain such an accounting system;
 - Have among its purposes significant activities related to providing services or housing to persons with acquired immunodeficiency syndrome (AIDS) or related diseases;
 - Demonstrate integration, or the willingness to partner, with the existing HIV/AIDS Continuum of Care in the local region;
2. Governmental Housing Agencies – public housing authority or a unit of government that is chartered by the chief executive to provide the housing activities within the political jurisdiction

HOPWA applications were due to IHFA on May 3, 2002. They were evaluated and scored based on the following:

- Program Priorities – 25 points
- HOPWA Program Design – 25 points
- Organizational Capacity – 25 points
- Integration into the HIV/AIDS Community – 25 points

Exhibit V-4 on the following page shows the awards made for program year 2002.

Exhibit V-4.
HOPWA Awards, Program Year 2002

Grantee	Total Award Amount	Housing Award	Housing Activity	Supportive Service Award	Supportive Service Activity	Other Award	Other Award Activity	Administrative Funding
Aliveness Project of NW Indiana	\$30,000	\$13,950	Feasibility study on transitional housing	\$13,950	Public transportation	NA	NA	\$2,100
Greater Hammond Community Services	\$149,700	\$90,000	Short-term rent: \$30,000 Long-term rent: \$60,000	\$27,000	Case management	\$22,221	Community outreach	\$10,479
Brothers Uplifting Brothers, Inc.	\$30,000	NA	NA	NA	NA	\$27,900	Affordable housing research	\$2,100
Positive Link	\$52,817	\$46,000	Short-term rent: \$12,000 Long-term rent: \$34,000	\$4,000	Meals & transportation assistance	\$800	Affordable housing resource list	\$2,017
Area 7 Agency on Aging and Disabled	\$57,374	\$53,357	Short-term rent: \$13,357 Long-term rent: \$40,000	NA	NA	NA	NA	\$4,017
The Center for Mental Health, Inc.	\$26,052	\$22,228	Short-term rent: \$7,000 Long-term rent: \$15,228	\$2,000	Fuel & food provisions	NA	NA	\$1,824
Hoosier Hills AIDS Coalition	\$11,816	\$10,989	Short-term rent: \$1,989 Long-term rent: \$9,000	NA	NA	NA	NA	\$827
AIDS Task Force Richmond	\$26,907	\$23,524	Short-term rent: \$10,024 Long-term rent: \$13,500	\$1,500	Meal & transportation assistance	NA	NA	\$1,883
Open Door Community Services	\$41,712	\$38,792	Short-term rent: \$5,192 Long-term rent: \$33,600	NA	NA	NA	NA	\$2,920
AIDS Resource Group - Evansville	\$70,825	\$45,943	Short-term rent: \$18,000 Long-term rent: \$27,943	\$19,800	Operations	NA	NA	\$5,082
AIDS Ministries/AIDS Assist of North Indiana, Inc.	\$98,800	\$47,000	Short-term rent: \$11,000 Long-term rent: \$35,000	\$44,884	Operations	\$1,000	Consulting fees	\$6,916
Area IV Agency on Aging and Community Action Programs	\$36,160	\$33,629	Short-term rent: \$3,629 Long-term rent: \$30,000	NA	NA	NA	NA	\$2,531
AIDS Task Force Fort Wayne	\$94,529	\$82,912	Short-term rent: \$27,000 Long-term rent: \$55,912	\$5,000	Meals & telephone assistance	NA	NA	\$6,617

Source: Indiana Housing Finance Authority.

**Exhibit V-5.
Counties Served by
HOPWA Awards,
Program Year 2002**

Source:
Indiana Housing Finance Authority.

Adams	Martin
Allen	Miami
Bartholomew	Monroe
Benton	Montgomery
Blackford	Newton
Brown	Noble
Carroll	Orange
Cass	Owen
Clay	Parke
Clinton	Perry
Crawford	Pike
Daviess	Porter
Decatur	Posey
DeKalb	Pulaski
Dubois	Putnam
Elkhart	Randolph
Fayette	Ripley
Fountain	Rush
Franklin	Spencer
Fulton	St. Joseph
Gibson	Starke
Grant	Steuben
Greene	Sullivan
Henry	Switzerland
Howard	Tippecanoe
Huntington	Tipton
Jackson	Union
Jasper	Vanderburgh
Jay	Vermillion
Jefferson	Vigo
Jennings	Wabash
Knox	Warren
Kosciusko	Warrick
LaGrange	Washington
Lake	Wayne
LaPorte	Wells
Lawrence	White
Marshall	Whitley

Also, in December 2002 IHFA invited applicants to submit requests for proposals for unallocated FY2001 and FY2002 HOPWA funds.

The proposals had to include:

- Description of dispersion of funds;
- Identification on how funds would serve an unmet need;
- Listing of the number of beneficiaries served;
- Detailed budget;
- Signed Assurances and Certifications; and
- Passed resolution by project sponsor's governing body.

Proposals were evaluated on the determination of need, availability of alternative resources and the project sponsor's compliance with previous IHFA awards.

IHFA awarded funds to:

- Open Door Community Services - \$7,620 in rental assistance;
- AIDS Task Force Fort Wayne - \$10,000 in rental assistance;
- Area IV Agency on Aging and Community Action Programs, Inc. - \$11,500, \$5,500- rental assistance, \$2,000- short-term rental, \$4,000 – supportive services;
- Greater Hammond Community Services, Inc.- \$15,000 in rental assistance;
- AIDS Task Force Richmond - \$5,100 in rental assistance; and
- Area VII Agency on Aging - \$1,000 in rental assistance

Housing activities. During program year 2002, \$398,403 in HOPWA funds was awarded for tenant-based rental assistance and \$143,192 was awarded for short-term rental assistance. In addition, \$5,000 of HOPWA funds was used for acquisition, rehabilitation, and repair of housing to assist persons with HIV/AIDS.

Exhibit V-6 on the following page shows the amount of awards *expended*, by program sponsor, for housing activities during the 2002 program year.

Exhibit V-6
HOPWA Housing Activities, FY2002

Grantee/Project Sponsor	Counties Covered	Tenant-based Rental Assistance		Short-term Rent, Mortgage and Utility Payments	
		Units Assisted	HOPWA Funds	Units Assisted	HOPWA Funds
Greater Hammond Community Services	Lake, LaPorte, Porter	34	\$76,716	25	\$26,000
AIDS Resource Group of Evansville, Inc.	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	14	\$25,846	28	\$18,930
AIDS Task Force, Inc.	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	31	\$60,657	119	\$27,000
AIDS Task Force Southeast Central Indiana	Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union, Wayne	8	\$17,277	44	\$11,347
Area VII Agency on Aging and Disabled	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	19	\$33,121	15	\$10,453
AIDS Ministries/AIDS Assist of North Indiana	Elkhart, Fulton, Mashall, Pulaski, St. Joseph, Starke	13	\$32,286	47	\$12,482
Area IV Agency on Aging and Community Action Programs	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	13	\$36,700	15	\$7,118
Hoosier Hills AIDS Coalition	Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland, Washington	3	\$6,143	7	\$2,130
Positive Link	Bartholomew, Brown, Green, Lawrence, Monroe, Owen	9	\$16,000	47	\$34,497
Open Door Community Services	Delaware, Grant, Blackford, Jay, Randolph	11	\$15,093	65	\$23,797
The Center for Mental Health, Inc.	Cass, Howard, Miami, Tipton	5	\$6,852	26	\$7,140
Total		160	\$326,691	438	\$180,894

Source: Indiana Housing Finance Authority.

As shown above, the funds expended supported almost 600 units of housing through tenant based rental assistance and short-term assistance with housing costs.

Supportive service activities. In addition to housing activities, IHFA awarded \$117,134 in supportive services grants. The primary services proposed in project sponsors applications were case management, nutritional assistance, substance abuse treatment, mental health treatment and transportation assistance.

Exhibit V-7 shows the supportive services on which funds were *expended* during program year 2002, by project sponsor and type.

**Exhibit V-7.
HOPWA Supportive Service Activities, FY2002**

Grantee/Project Sponsor	Counties Covered	Type of Services	Amount
AIDS Ministries/AIDS Assist of North Indiana	Elkhart, Fulton, Mashall, Pulaski, St. Joseph, Starke	Case management/ client advocacy/access to benefits	\$39,874
AIDS Resource Group of Evansville, Inc.	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	Case management/ client advocacy/access to benefits	\$12,745
Area IV Agency on Aging and Community Action Programs	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	Case management/ client advocacy/access to benefits	\$1,311
Greater Hammond Community Services	Lake, LaPorte, Porter	Case management/ client advocacy/access to benefits	\$26,980
Positive Link	Bartholomew, Brown, Green, Lawrence, Monroe, Owen	Case management/ client advocacy/access to benefits	\$2,128
The Center for Mental Health, Inc.	Cass, Howard, Miami, Tipton	Case management/ client advocacy/access to benefits	\$631
Area VII Agency on Aging and Disabled	Clay, Parke, Putnam, Sullivan, Vermillion, Virgo	NA	\$416
AIDS Task Force Southeast Central Indiana	Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union, Wayne	Transportation (bus passes)	<u>\$1,500</u>
Total			\$85,585

Source: Indiana Housing Finance Authority.

New housing units created. Since 1993, 48 housing units have been created using HOPWA funding as shown in Exhibit V-8 below.

Exhibit V-8.
HOPWA Housing Units Created, 2002

Project Sponsor	Facility	Number of Units
AIDS Task Force Fort Wayne	Jack Ryan House	19
AIDS Ministries/AIDS Assist	St. Juste House	1
Partners in Housing Development Corporation	The Burton	23
Evansville Housing Authority	Cherry St. Development	5
Total		48

Source: Indiana Housing Finance Authority.

Other accomplishments. During the program year, IHFA provided oversight through on-site technical assistance visits, desktop technical assistance via telephone and e-mail. IHFA also communicated policy changes and clarifications to project sponsors via HOPWA program memos. IHFA's website (<http://www.in.gov/ihfa/comdev/hopwa/hopwa.htm>) also contained a section on HOPWA and project sponsors were directed to visit the website for information.

Self Evaluation of Grant Administration

The interviews and focus groups conducted for the State's *Indiana HIV/AIDS Housing Plan* highlighted several challenges in HOPWA administration. Many key informants commented on the discrepancies in services available to persons with HIV/AIDS throughout the State. Some providers have to refer clients to organizations outside of their service areas (most commonly to Indianapolis) because of limited resources within their areas. Some key informants also noted that the allocation process of State HOPWA dollars can be unclear at times and the reporting requirements cumbersome. Many key informants highlighted challenges related to coordinating multiple service systems – most importantly, that local AIDS service organizations are not usually active participants in local housing and service planning and coordinating groups, where housing needs are often discussed. Finally, accessing HOPWA dollars can be confusing because of the multiple jurisdictional levels within which service providers can access funding.

Performance Charts

The HUD required Performance Charts 1 and 2 are shown in Exhibits V-9 and V-10 on the following pages.

Exhibit V-9.**Performance Chart 1 – Actual Performance. Types of Housing Units Dedicated to Persons with HIV/AIDS, 2002**

Type of Unit		Number of Units with HOPWA Funds	Amount of HOPWA Funds	Number of Units with Grantee and Other Funds	Amount of Grantee and Other Funds	Deduction for Units Reported in More than One Column	Total by Type of Unit
1.	Rental assistance	160	\$326,690.46	*			\$326,690.36
2.	Short-term/emergency housing payments	438	\$180,854.34				\$180,854.34
3a.	Units in facilities supported with operating costs	32	\$10,688.90				\$10,688.90
3b.	Units in facilities that were developed with capital costs and opened to serve clients	0					
3c.	Units in facilities being developed with capital costs but not yet opened	0					
Subtotal		630	\$513,273.70				\$513,273.70
Deduction for units reported in more than one category							
Total							

Note: * There is some State Shelter Plus Care funding available through FSSA; however, actual number of units dedicated to persons with HIV/AIDS is uncertain.

Source: Indiana Housing Finance Authority.

Exhibit V-10.**HUD Performance Chart 2 – Comparison to Planned Actions, as Approved in the Action Plan/Consolidated Plan, 2002**

Type of Unit		Estimated Number of Units by Type in the Approved Consolidated Plan/Action Plan for this Operating Year	Comment on Comparison with Actual Accomplishments (or attach)
1.	Rental assistance	134	160
2.	Short-term or emergency housing payments	229	438
3a.	Units in facilities supported with operating costs	NA	32
3b.	Units in facilities that were developed with capital costs and opened to serve clients	0	0
3c.	Units in facilities being developed with capital costs but not yet opened	0	0
Subtotal		363	630
Deduction for units reported in more than one category			
Total		363	630

Source: Indiana Housing Finance Authority.

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Greater Hammond Community Services
824 Hoffman Street
Hammond, IN 46327

2-b General location(s) of activity

Lake, LaPorte and Porter Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	SRO	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
Tenant based rental assistance			14	11	8	1	
Short term, rent, mortgage and utility assistance			8	15	2		

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	76,716.00
b. Short-term rent, mortgage and utility payments	26,000.00

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor
Greater Hammond Community Services
824 Hoffman Street
Hammond, IN 46327

General location(s) of activity
Lake, LaPorte and Porter Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	26,980.10
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify)	
14. HOPWA total for this sponsor	26,980.10

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

AIDS Resource Group of Evansville, Inc.
201 NW 4th Street, Suite B-7
Evansville, IN 47708

2-b General location(s) of activity

Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	SRO	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
Tenant Based Rental Assistance			10	2	2		
Short term Rent, Mortgage and Utility Assistance			12	11	5		

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	25,846.30
b. Short-term rent, mortgage and utility payments	18,929.72

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor
AIDS Resource Group of Evansville, Inc.
201 NW 4th Street, Suite B-7
Evansville, IN 47708

General location(s) of activity
Daviness, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	7,744.65
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify)	
14. HOPWA total for this sponsor	7,744.65

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

AIDS Task Force, Inc.
2124 Fairfield Avenue
Fort Wayne, IN 46802

2-b General location(s) of activity

Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells and Whitley Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			17	9	4	1	
b. Short-term rent, mortgage and utility payments		7	26	56	26	4	

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	60,656.56
b. Short-term rent, mortgage and utility payments	27,000.00

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor
AIDS Resource Group of Evansville, Inc.
201 NW 4th Street, Suite B-7
Evansville, IN 47708

General location(s) of activity
Davies, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	5,000.00
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify)	
14. HOPWA total for this sponsor	5,000.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

AIDS Task Force Southeast Central Indiana
1401 Chester Boulevard
Jenkins Hall, 5th Floor
Richmond, IN 47374

2-b General location(s) of activity

Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union and Wayne Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			6	2			
b. Short-term rent, mortgage and utility payments		3	18	20	3		

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	17,277.00
b. Short-term rent, mortgage and utility payments	11,347.00

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor
AIDS Task Force Southeast Central Indiana
1401 Chester Boulevard
Jenkins Hall, 5th Floor
Richmond, IN 47374

General location(s) of activity
Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union and Wayne Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Transportation (bus passes)	1,500.00
14. HOPWA total for this sponsor	1,500.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Area VII Agency on Aging and Disabled
1718 Wabash Avenue
P.O. Box 359
Terre Haute, IN 47808

2-b General location(s) of activity

Clay, Parke, Putnam, Sullivan, Vermillion and Vigo Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			12	7			
b. Short-term rent, mortgage and utility payments			7	2	3		3

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	33,121.49
b. Short-term rent, mortgage and utility payments	10,453.36

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Area VII Agency on Aging and Disabled
1718 Wabash Avenue
P.O. Box 359
Terre Haute, IN 47808

2-b General location(s) of activity

Clay, Parke, Putnam, Sullivan, Vermillion and Vigo Counties

Date services began: N/A

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Transportation (bus passes)	
14. HOPWA total for this sponsor	416.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

AIDS Ministries/AIDS Assist of North Indiana
P.O. Box 11582
South Bend, IN 46634

2-b General location(s) of activity

Elkhart, Fulton, Marshall, Pulaski, St. Joseph and Starke Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			5	5	3		
b. Short-term rent, mortgage and utility payments		3	15	17	9	3	

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	32,285.50
b. Short-term rent, mortgage and utility payments	12,482.27

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor
AIDS Ministries/AIDS Assist of North Indiana
P.O. Box 11582
South Bend, IN 46634

General location(s) of activity
Elkhart, Fulton, Marshall, Pulaski, St. Joseph and Starke Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	39,874.00
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Transportation (bus passes)	
14. HOPWA total for this sponsor	39,874.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount

expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Area IV Agency on Aging and Community Action Programs
660 North 36th Street
Lafayette, IN 47903

2-b General location(s) of activity

Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren and White Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	SRO	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance		1	6	1	5		
b. Short-term rent, mortgage and utility payments		2	3	7	3		

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	36,700.00
b. Short-term rent, mortgage and utility payments	7,118.00

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

1-a Name and address of project sponsor

Area IV Agency on Aging and Community Action Programs
660 North 36th Street
Lafayette, IN 47903

2-b General location(s) of activity

Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren and White Counties

Date services began: 4/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	1,311.00
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Transportation (bus passes)	
14. HOPWA total for this sponsor	1,311.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Hoosier Hills AIDS Coalition
1403 Spring Street
Jeffersonville, IN 47130

2-b General location(s) of activity

Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland and Washington Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	SRO	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance				3			
b. Short-term rent, mortgage and utility payments			6	1			

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	6,143.00
b. Short-term rent, mortgage and utility payments	2,129.88

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

1-a Name and address of project sponsor

Hoosier Hills AIDS Coalition
1403 Spring Street
Jeffersonville, IN 47130

2-b General location(s) of activity

Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland and Washington Counties

Date services began: N/A

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Transportation (bus passes)	
14. HOPWA total for this sponsor	

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Positive Link
333 East Miller Drive
Bloomington, IN 47401

2-b General location(s) of activity

Bartholomew, Brown, Green, Lawrence, Monroe and Owen Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			6	3			
b. Short-term rent, mortgage and utility payments		2	14	24	6	1	

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	16,000.00
b. Short-term rent, mortgage and utility payments	34,497.00

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

Name and Address of project sponsor

Positive Link

333 East Miller Drive

Bloomington, IN 47401

General location(s) of activity

Bartholomew, Brown, Green, Lawrence, Monroe and Owen Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	2,128.00
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Client assistance for telephone bills	
14. HOPWA total for this sponsor	2,128.00

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

Open Door Community Services
920 W. Main Street
Muncie, IN 47308

2-b General location(s) of activity

Delaware, Grant, Blackford, Jay and Randolph Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance			2	8		1	
b. Short-term rent, mortgage and utility payments			6	41	16	2	

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	15,093.00
b. Short-term rent, mortgage and utility payments	23,797.43

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

1-a Name and address of project sponsor

Open Door Community Services
920 W. Main Street
Muncie, IN 47308

2-b General location(s) of activity

Delaware, Grant, Blackford, Jay and Randolph Counties

Date services began: N/A

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Client assistance for telephone bills	
14. HOPWA total for this sponsor	

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor

2. Scattered-Site Housing Assistance. For housing assistance provided through tenant-based rental assistance and short-term rent, mortgage, and utility payments, submit this form for **each** project carrying out scattered-site housing assistance.

1-a Name and address of project sponsor

The Center for Mental Health, Inc.
P.O. Box 304
Elwood, IN 46036

2-b General location(s) of activity

Cass, Howard, Miami and Tipton Counties

2-c Implementation actions. For the project, provide the following dates. (Do not submit if a previous annual progress report indicated that housing assistance and services had been initiated.)

a. Date residents began to use payments (mm/dd/yy)	7/1/02
b. Date supportive services began (mm/dd/yy)	7/1/02

2-d Units by type of housing assistance payments. Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedrooms						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance		1	1	2	1		
b. Short-term rent, mortgage and utility payments		2	11	9	4		

2-e Expenditures by type of housing assistance payment. Enter the amount of HOPWA funds expended during the operating year for the activities listed below.

Type of housing assistance payment	HOPWA Funds
a. Tenant-based rental assistance	6,851.91
b. Short-term rent, mortgage and utility payments	7,139.68

Exhibit H- Supportive Service Expenditures.

Submit this form for each project carrying out supportive services activities.*

1-a Name and address of project sponsor

The Center for Mental Health, Inc.

P.O. Box 304

Elwood, IN 46036

2-b General location(s) of activity

Cass, Howard, Miami and Tipton Counties

Date services began: 7/1/02

Enter amount for supportive services(s) which apply	Amount
1. Outreach	
2. Case management/client advocacy/access to benefits/services	631.13
3. Life management (outside of case management)	
4. Nutritional services/meals	
5. Adult day care and personal assistance	
6. Child care and other children services	
7. Education	
8. Employment assistance	
9. Alcohol and drug abuse services	
10. Mental health services	
11. Health/medical/intensive care services	
12. Permanent housing placement	
13. Other (specify) Client assistance for telephone bills	
14. HOPWA total for this sponsor	631.13

*For each project sponsor or for the grant in total, report on the amounts expended by type of activity. In cases where multiple activities are carried out by the sponsor and records do not reflect actual expenditures by individual services, provide the total amount expended by the sponsor during the reporting period and an estimate of the amounts by type of activity or, aggregate the amount reported under the primary type of service provided by the sponsor